



DATE: December 7, 2021

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Thomas Wilderman, UBPR Coordinator

SUBJECT: UBPR Enhancement – “My UBPR” Functionality

The financial institution regulatory agencies are making an enhancement to the UBPR effective December 11, 2021 which allows users to create a custom “My UBPR page” as part of the overall UBPR report. The purpose of this enhancement is to provide a method for users to add UBPR line items of greatest interest on a single UBPR report page. Up to 100 UBPR line items can be saved to the My UBPR page.

The My UBPR page feature requires the user to have a UBPR “public login” account. A user can set up a public login account on the main [UBPR webpage](#). In addition to using the My UBPR page functionality, when logged in, a user can save favorite banks, create and save custom peer groups, and see the recent institutions for which they opened a UBPR.

The My UBPR page will have all of the functionality of the other UBPR pages including printing, downloading, drilling into formulas, changing report dates and graphing capabilities. The new functionality does not impact any of the other UBPR pages and the user can still access and use the UBPR as they currently do without logging into the UBPR system.

A user initially selects ratios they want to save to the My UBPR page by clicking an icon next to the ratio on an existing UBPR page. The user then uses the “Customize My UBPR Page” screen to reorder, add (including a blank line) or delete chosen ratios. Attached to this memo are slides showing how to access the new My UBPR functionality along with a sample My UBPR page.

Who do I Contact with Questions?

UBPR users should address any UBPR related questions including questions about this enhancement to the CDR helpdesk at cdr.help@cdr.ffiec.gov or 1-888-237-3111.

December 2021 My UBPR Enhancement

The screenshot shows the FFIEC Central Data Repository's Public Data Distribution website. At the top, there is a navigation bar with the following links: [Institution Reports](#), [UBPR User's Guide](#), [Bulk Data](#), [Taxonomies](#), [PDD Web Services](#), and [Public Login](#). The [Public Login](#) link is highlighted with a red callout box that says "Choose Public Login".

Below the navigation bar, there is a main content area with the following text:

Welcome to the FFIEC Central Data Repository's Public Data Distribution web site. Through this site you can obtain Reports of Condition and Income (Call Reports) and Uniform Bank Performance Reports (UBPRs) for most FDIC-insured institutions. The information available on this site is updated to reflect the most recent data for both prior and current periods. The earliest data provided is from March 31, 2001.

Call Reports are available for individual institutions in Portable Document Format (PDF), Semicolon Delimited Format (SDF), or eXtensible Business Reporting Language (XBRL) format. Bulk data is also available for all reporters in Tab Delimited format or eXtensible Business Reporting Language (XBRL) format.

UBPRs, which are based on Call Report data, are also available online. You can view any of the nine UBPR reports and export the data to a delimited file for further use in Excel or as an eXtensible Business Reporting Language (XBRL) file for use in XBRL enabled tools.

Information on updated products are posted under the News link.

Thrift Financial Report data, filed by thrift institutions through December 31, 2011, is maintained by the Office of the Comptroller of the Currency (OCC). For additional information regarding Thrift Financial Report data, please refer to the information provided by the Office of the Comptroller of the Currency [here](#).

View or Download Individual Institution Reports

* = Required

Report*

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New My UBPR Page
after Cover Page

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Introduction

This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov. This report has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown herein. For questions regarding content of reports contact: 1-888-237-3111 or email: cdr.help@cdr.ffiec.gov

Financial Institution Address:
BMO HARRIS BANK NATIONAL ASSOCIATION
111 WEST MONROE

CHICAGO IL
60603

The Current Federal Regulator is:
Office of Comptroller of the Currency

The bank was established on: 05/01/1882

The current peer group for this bank is: 1
[Insured commercial banks having assets greater than \\$100 billion](#)

Footnotes:
Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.

##One or more mergers, consolidations or purchases have occurred during one or more of the quarters listed. Consequently assets prior to the date of merger may be excluded from earnings analysis.

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FRB District / ID_RSSD 7 / 1231333
BANK OF MONTREAL
MONTREAL, 0

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		5Q Trend		06/30/2020			06/30/2019			12/31/2019			12/31/2018			12/31/2017		
		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT		
<input type="checkbox"/> Table of Contents		Summary Ratios 11/22/2021 08:25:10 PM																
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<input type="checkbox"/> Income Statement \$	Earnings and Profitability																	
<input type="checkbox"/> Non Int Inc, Exp, Yields	Percent of Average Assets:																	
<input type="checkbox"/> Balance Sheet \$	Interest Income (TE)	2.93	2.78	47	3.78	3.52	68	3.67	3.39	61	3.47	3.27	47	2.99	2.91	36		
<input type="checkbox"/> Off Balance Sheet Items	- Interest Expense	0.66	0.43	89	1.07	0.84	78	1.06	0.81	77	0.75	0.60	84	0.38	0.34	78		
<input type="checkbox"/> Derivative Instruments	Net Interest Income (TE)	2.27	2.35	31	2.71	2.68	36	2.62	2.58	38	2.72	2.67	36	2.61	2.57	31		
<input type="checkbox"/> Derivative Analysis	+ Noninterest Income	0.71	1.67	10	0.84	1.91	5	0.85	1.91	5	0.93	1.92	5	1.06	1.88	10		
<input type="checkbox"/> Balance Sheet %	- Noninterest Expense	1.85	2.54	5	2.14	2.76	15	2.13	2.81	16	2.38	2.79	15	2.55	2.79	26		
<input type="checkbox"/> Allowance & Loan Mix-a	- Provision: Loan & Lease Losses	0.54	1.00	26	0.11	0.20	21	0.15	0.21	33	0.12	0.15	47	0.16	0.17	57		
<input type="checkbox"/> Allowance & Loan Mix-b	- Provision: Credit Loss Oth Assets	N/A	0	N/A	N/A	0	N/A	N/A	0	N/A	N/A	0	N/A	0	N/A			
<input type="checkbox"/> Concentrations of Credit	Pretax Operating Income (TE)	0.59	0.47	47	1.31	1.63	26	1.19	1.46	22	1.15	1.65	10	0.95	1.50	5		
<input type="checkbox"/> PD, Nonacc & Rest Loans-a	+ Realized Gains/Losses Sec	0.02	0.04	52	0.03	0.01	84	0.03	0.01	88	0.01	0.00	78	0.01	0.01	52		
<input type="checkbox"/> PD, Nonacc & Rest Loans-b	+ Unrealized Gains / Losses Equity Sec	0.01	0	94	0.02	0	84	0.02	0	94	0.02	0	94	N/A	0	N/A		
<input type="checkbox"/> Interest Rate Risk	Pretax Net Operating Income (TE)	0.62	0.50	47	1.36	1.65	26	1.23	1.48	22	1.18	1.65	10	0.96	1.50	5		
<input type="checkbox"/> Liquidity & Funding	Net Operating Income	0.48	0.41	52	1.02	1.29	21	0.94	1.15	16	0.92	1.31	10	0.43	0.97	10		
<input type="checkbox"/> Liquidity & Inv Portfolio	Adjusted Net Operating Income	0.84	1.19	15	1.12	1.32	26	1.03	1.17	27	0.98	1.30	15	0.43	0.96	15		
<input type="checkbox"/> Capital Analysis-a	Net Inc Attrib to Min Inrs	0.00	0.00	52	0.00	0.00	42	0.00	0.00	44	0.00	0.00	36	0.00	0.00	36		
<input type="checkbox"/> Capital Analysis-b	Net Income Adjusted Sub S	0.48	0.40	52	1.02	1.29	21	0.94	1.15	16	0.92	1.31	10	0.43	0.97	15		
<input type="checkbox"/> Capital Analysis-c	Net Income	0.48	0.40	52	1.02	1.29	21	0.94	1.15	16	0.92	1.31	10	0.43	0.97	15		
<input type="checkbox"/> Capital Analysis-d																		
<input type="checkbox"/> Income Statement 1-Qtr-Ann																		
<input type="checkbox"/> Securitization & Asset Sale-a	Margin Analysis:																	
<input type="checkbox"/> Securitization & Asset Sale-b	Avg Earning Assets to Avg Assets	92.95	91.19	78	91.85	90.26	73	92.21	90.23	77	91.35	90.69	42	90.16	90.46	31		
<input type="checkbox"/> Securitization & Asset Sale-c	Avg Int-Bearing Funds to Avg Assets	80.73	78.30	68	77.77	77.96	42	77.80	77.71	44	77.14	77.17	42	74.12	76.76	26		
<input type="checkbox"/> Fiduciary Services-a	Int Inc (TE) to Avg Earn Assets	3.15	3.04	47	4.12	3.89	57	3.99	3.74	55	3.80	3.60	42	3.31	3.21	36		
<input type="checkbox"/> Fiduciary Services-b	Int Expense to Avg Earn Assets	0.71	0.47	89	1.16	0.93	78	1.15	0.89	77	0.82	0.66	84	0.42	0.38	78		
	Net Int Inc-TE to Avg Earn Assets	2.44	2.57	31	2.95	2.96	31	2.84	2.85	38	2.97	2.94	31	2.89	2.83	36		
	Loan & Lease Analysis:																	

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1	Summary Ratios	Net Interest Income (TE)	UBPRE003		
2	Summary Ratios	+ Noninterest Income	UBPRE004		
3	Summary Ratios	- Noninterest Expense	UBPRE005		
4	Summary Ratios	Net Operating Income	UBPRE010		
5	Summary Ratios	Net Income	UBPRE013		
6	Income Statement \$	Investment Interest Income (TE)	UBPRE033, UBPRE052		
7	Income Statement \$	Net Operating Income	RIAD4300, UBPRE075		
8	Income Statement \$	Net Income	UBPR4340, UBPRE076		
9	Non Int Inc, Exp, Yields	Total Loan & Leases (TE)	UBPRE091		
10	Non Int Inc, Exp, Yields	Non-interest Income	RIAD4079		
11	Non Int Inc, Exp, Yields	Non-Interest Expense	UBPRE037		
12	Balance Sheet \$	Total Investments	UBPRE122, UBPR120, UBPR121		
13	Balance Sheet \$	Total Earning Assets	UBPRE123, UBPR122, UBPR123		

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Summary Ratios

Total Assets

+

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PCT

31

10

26

10

15

range

6.46

-45.04

-45.04

PCT

47

	5Q Trend	06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
Non-Interest Income & Expenses						
Non-Interest Income		516,212	519,732	1,102,780	1,060,525	1,109,473
Non-Interest Expense		1,343,188	1,324,637	2,749,205	2,720,583	2,681,550
Percent Change						

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Public Report

Earnings and Profitability

Percent of Average Assets:

Net Interest Income (TE)

+ Noninterest Income

- Noninterest Expense

Net Operating Income

Net Income

5Q
Trend



06/30/2020			06/30/2019			12/31/2019			12/31/2018			12/31/2017		
BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
2.27	2.35	31	2.71	2.68	36	2.62	2.58	38	2.72	2.67	36	2.61	2.57	31
0.71	1.67	10	0.84	1.91	5	0.85	1.91	5	0.93	1.92	5	1.06	1.88	10
1.85	2.54	5	2.14	2.76	15	2.13	2.81	16	2.38	2.79	15	2.55	2.79	26
0.48	0.41	52	1.02	1.29	21	0.94	1.15	16	0.92	1.31	10	0.43	0.97	10
0.48	0.40	52	1.02	1.29	21	0.94	1.15	16	0.92	1.31	10	0.43	0.97	15

5Q
Trend



06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change 1 Year
243,349	228,578	460,096	398,607	327,057	6.46
347,860	632,930	1,208,718	1,051,166	446,943	-45.04
347,860	632,930	1,208,718	1,051,166	446,943	-45.04

5Q
Trend



06/30/2020			06/30/2019			12/31/2019			12/31/2018			12/31/2017		
BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
4.02	3.97	52	4.78	4.79	63	4.69	4.64	50	4.48	4.45	52	4.02	3.99	47

5Q
Trend



06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017
516,212	519,732	1,102,780	1,060,525	1,109,473
1,343,188	1,324,637	2,749,205	2,720,583	2,681,550

5Q
Trend



06/30/2020	06/30/2019	12/31/2019	12/31/2018	12/31/2017	Percent Change	
					1 Quarter	1 Year
53,465,432	31,456,608	38,619,277	30,905,085	27,255,530	28.97	69.97
141,583,001	117,125,850	125,503,571	111,066,955	97,278,633	6.34	20.88