



DATE: January 11, 2024

TO: All Uniform Bank Performance Report (UBPR) Users

FROM: Jonathan Toman, Chairman, FFIEC Task Force on Surveillance Systems  
Thomas Wilderman, FFIEC UBPR Coordinator

SUBJECT: UBPR Balance Sheet Dollar Page Content Changes Effective January 15

As part of an ongoing multiyear review of UBPR content, the financial institution regulatory agencies under the direction of the FFIEC Task Force on Surveillance Systems (TFSS) will be adding content and making additional changes to the UBPR balance sheet dollar page (page 4) effective January 15. More specifically:

- a new Allowance for Credit Loss (ACL) section with nine new reporting items will be added to the bottom of the page,
- five new deposit related memorandum reporting lines will be added,
- six new lines of Real Estate Loan detail will be added under the summarized reporting line,
- the two current summary line items for federal funds and securities sold or purchased under agreements to resell or repurchase will be broken out adding two additional line items, and
- three reporting line items will be renamed

The new layout of page 4 is displayed in the appendix with new lines highlighted in yellow and renamed lines highlighted in purple. The new line items will have the same charting and other functionality as the current reporting items.

UBPR users should expect to see further changes over the next few years as part of this multi-year review. We will issue future announcements as changes are implemented.

### **Who do I Contact with Questions?**

UBPR users should address any UBPR related questions including questions about these changes to the CDR helpdesk at [cdr.help@cdr.ffiec.gov](mailto:cdr.help@cdr.ffiec.gov) or 1-888-237-3111.

# Appendix A

FDIC Certificate # 1234  
OCC Charter # 12345  
Confidential Report

FRB District/ID RSSD 1 / 480228  
County: FAIRFAX

TEST BANK; RESTON, va  
Balance Sheet \$—Page 4

Balance Sheet \$  
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	9/30/2008	9/30/2007	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1 Quarter	1 Year
<b>Assets:</b>							
Real Estate Loans	373,788	4,819,304	170,913	453,622	3,570,768	14.00	14.00
Construction & Development	2,105,159	3,556,616	187,072	3,777,683	553,535	17.00	19.00
Farmland	155,689	575,814	2,358,429	2,971,828	4,989,998	9.00	9.00
1-4 Family Residential	1,600,149	3,615,441	5,190,975	917,964	1,768,084	18.00	18.00
Multifamily	5,188,039	4,354,691	500,683	2,979,147	5,401,934	14.00	12.00
Non-Farm Non-Residential	3,314,776	1,411,200	2,259,373	3,943,949	1,951,573	10.00	14.00
RE Loans in Foreign Offices	3,604,032	3,486,835	3,287,610	702,549	5,507,541	15.00	11.00
Commercial Loans	1,923,519	992,327	5,526,111	5,273,011	4,008,916	17.00	5.00
Individual Loans	1,259,418	535,492	5,091,213	1,858,239	2,699,855	16.00	15.00
Agricultural Loans	4,757,479	5,241,943	854,090	707,155	3,484,437	11.00	7.00
Other Loans & Leases	4,720,168	154,611	4,583,433	3,093,979	2,567,834	11.00	18.00
LN&LS Allowance	184,160	1,958,920	270,969	1,816,098	2,373,919	14.00	7.00
Unearned Income	3,417,919	530,127	3,261,691	1,448,572	5,316,974	13.00	16.00
Net Loans & Leases	931,263	2,723,714	2,141,265	4,807,272	1,516,875	10.00	14.00
U.S. Treasury & Agency Securities	3,800,446	2,489,074	5,550,948	2,078,658	822,854	16.00	9.00
Municipal Securities	893,270	998,232	2,234,586	1,496,637	2,837,065	12.00	11.00
Foreign Debt Securities	4,132,127	4,875,798	97,696	381,491	2,380,430	7.00	7.00
All Other Securities	4,767,371	3,147,954	4,814,137	3,723,018	1,784,351	8.00	17.00
HTM Securities Allowance	2,986,451	2,497,722	3,842,262	1,106,513	5,047,856	15.00	5.00
Interest-Bearing Bank Balances	5,025,400	275,576	5,292,994	1,606,520	1,804,101	10.00	17.00
Federal Funds Sold	5,087,449	1,082,659	5,507,490	2,535,464	2,637,712	11.00	6.00
Sec Purch Under Agreement to Resell	3,403,470	2,099,124	4,481,336	4,692,000	2,442,355	11.00	7.00
Trading Account Assets	4,896,675	792,365	3,911,195	4,594,058	2,184,990	17.00	13.00
Total Investments	4,056,664	3,947,879	445,678	3,344,764	1,683,511	14.00	17.00
Total Earning Assets	4,655,777	360,256	4,330,426	631,883	4,146,984	17.00	17.00
Nonint Cash & Due From Banks	2,120,849	4,862,202	1,243,109	4,702,194	4,861,011	19.00	16.00
Premises, Fix Assts, Cap Leases	454,153	4,916,480	1,970,068	2,661,055	1,698,127	18.00	9.00
Other Real Estate Owned	5,038,765	1,437,354	2,568,117	5,174,665	1,702,279	5.00	12.00
Dir & Indir Inv RE Ventures	2,690,335	5,117,366	4,746,254	1,009,755	1,844,110	7.00	17.00
Inv in Unconsolidated Subs	1,794,423	206,465	4,115,671	3,850,926	4,247,635	16.00	13.00
Other Assets	1,485,718	2,723,640	5,447,418	2,879,534	2,980,229	12.00	18.00
Total Assets	4,586,953	4,031,165	739,264	5,540,938	1,896,461	14.00	15.00
Average Assets During Quarter	4,478,456	1,817,863	1,012,773	2,500,259	5,252,637	18.00	17.00
<b>Liabilities:</b>							
Demand Deposits	5,300,390	2,052,409	3,747,993	3,072,455	3,852,915	18.00	16.00
All Now & ATS Accounts	4,765,570	3,409,951	4,365,684	3,006,047	3,553,038	16.00	7.00
Money Market Deposit Accounts	4,269,268	2,676,253	2,350,686	4,277,605	849,546	14.00	12.00
Other savings Deposits	1,141,756	4,062,545	1,024,372	5,503,272	4,269,963	14.00	12.00
Time Deps At Or Below Insurance Limit	3,944,156	3,158,453	1,406,221	4,550,553	760,173	12.00	17.00
Less: Fully Insured Brokered Deposits	726,786	1,754,980	5,362,633	4,682,869	3,044,106	9.00	14.00
Core Deposits	676,769	1,929,135	2,590,446	3,899,977	1,680,656	19.00	18.00
Fully Insured Brokered Deposits	4,697,165	4,217,642	3,778,209	4,458,645	1,274,616	5.00	9.00
Time Deps Above Insurance Limit	3,545,419	2,779,176	3,124,806	5,138,506	1,760,161	16.00	8.00
Deposits in Foreign Offices	307,052	3,015,017	4,011,048	2,848,419	5,063,142	7.00	8.00
Total Deposits	976,828	2,543,607	5,150,290	3,360,994	3,542,848	14.00	10.00
Federal Funds Purchased	2,188,965	3,989,481	1,659,781	2,644,861	3,122,270	6.00	15.00
Sec Sold Under Agreement to Repurchase	4,496,366	3,183,566	147,462	5,041,112	2,073,734	17.00	12.00
Fed Home Loan Bor Mat < 1 Year	4,531,359	2,293,382	5,099,918	1,339,500	3,653,972	12.00	13.00
Fed Home Loan Bor Mat > 1 Year	4,469,672	4,134,952	1,106,113	2,173,069	5,251,802	6.00	17.00
Oth Borrowing Mat < 1 Year	1,729,589	4,183,474	1,153,205	3,287,323	3,100,688	15.00	10.00
Oth Borrowing Mat > 1 Year	4,345,249	1,520,579	2,549,199	4,193,445	4,292,539	8.00	15.00
Subordinated Notes & Debentures	5,387,005	3,919,141	3,362,861	3,044,962	4,396,578	8.00	9.00
Other Liabilities	305,780	105,927	2,077,049	5,444,430	4,837,584	10.00	7.00
Total Liabilities	5,410,083	609,223	527,347	3,426,022	4,956,627	13.00	5.00
Total Bank Capital & Min Int	4,555,647	4,549,811	1,809,344	4,528,600	4,888,603	12.00	7.00
Total Liabilities & Capital	828,357	2,606,273	2,701,609	4,916,987	2,981,100	5.00	8.00
<b>Memoranda:</b>							
Officers, Shareholder Loans (#)	83	83	4	59	84		
Officers, Shareholder Loans (\$)	1,830,423	1,479,364	4,133,102	4,631,711	3,398,447	8.00	7.00
Held-to-Maturity Securities	3,692,715	4,490,721	966,911	2,077,406	822,978	14.00	15.00
Available-for-Sale Securities	4,099,464	886,913	4,924,884	1,609,072	4,071,916	6.00	15.00
Non-Interest Bearing Deposits	1,814,914	5,032,977	3,055,208	4,930,995	582,998	18.00	18.00
Estimate of Uninsured Deposits	4,192,180	5,194,272	2,865,971	1,399,241	2,570,797	7.00	10.00
Deposit Accounts > \$250M	1,398,522	478,100	5,473,655	3,966,452	765,496	17.00	17.00
All Brokered Deposits	1,306,497	5,417,001	584,421	1,934,186	1,120,075	13.00	8.00
Brokered Reciprocal Deposits	3,806,863	902,036	1,745,288	667,299	1,402,805	6.00	11.00
Listing Service Deposits	2,001,942	1,133,448	5,256,270	2,871,003	1,962,176	5.00	9.00
LN&LS in Foreign Offices	4,852,003	3,656,494	733,720	3,807,735	4,717,985	18.00	11.00
Loans Held for Sale	464,368	5,006,784	3,198,175	3,361,975	3,828,857	12.00	8.00
Loans not Held for Sale	5,171,531	2,526,341	3,052,364	5,018,478	5,034,262	6.00	10.00
<b>Allowance for Credit Losses (ACL):</b>							
Allowance for LN&L HFI	4,347,791	1,176,237	787,496	1,223,547	2,920,646	6.00	6.00
Allowance for AFS/HTM Sec	4,900,206	272,939	1,151,003	4,358,874	4,228,092	18.00	17.00
Allowance for Other Fin Assets	1,816,061	5,406,256	3,682,005	1,957,644	1,137,345	10.00	15.00
Allowance for Off Bal Sheet Exp	1,450,807	4,102,668	2,860,879	3,129,502	5,476,497	14.00	14.00
Total ACL	4,162,661	2,259,461	3,408,080	2,483,469	2,096,571	11.00	18.00
Less: Allow for Purch Cred-Deterior	2,535,811	5,501,778	2,639,743	1,852,893	2,115,264	6.00	17.00
Less: Allow for AFS Securities	4,789,399	2,102,726	4,558,655	5,156,319	3,716,784	7.00	14.00
Less: Allocated Transfer Risk Resv	2,675,640	4,925,914	3,116,388	3,952,471	2,762,494	14.00	16.00
Total Adjusted ACL	2,629,124	3,482,172	3,649,599	2,999,704	5,284,738	12.00	11.00