



DATE: February 20, 2025

TO: All Uniform Bank Performance Report (UBPR) Users

THROUGH: Eric Walker, Chair, FFIEC Task Force on Surveillance Systems

FROM: Rene Switzer, FFIEC UBPR Coordinator

SUBJECT: UBPR Interest Rate Risk Page Content Changes Effective February 22, 2025

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 has made enhancements to the current interest rate risk page (Page 9) to better facilitate a review of an institution's interest rate risk. These improvements will take effect on February 22, 2025, and are detailed in the attachment and summarized below.

- Fifty-eight new ratio line items, along with five ratio line items currently reported on other UBPR pages, will be added to Page 9.
- Six ratio line items from the legacy Page 9 will be maintained and included with the new line items.
- Three ratio line items from the legacy Page 9 will be removed effective February 22, 2025. These line items were replaced with new ratios.
- The remaining legacy ratio line items will remain at the bottom of the page below the new line items for a limited time and will be removed at a later date.

Only five quarters of data starting with the first quarter of 2024 will be populated until March 28, 2025. After March 28, 2025, all quarters back to March 2001 will be populated based on when the underlying CALL concepts became available.

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 or 1-888-237-3111.

ATTACHMENT – Interest Rate Risk Page 9 Changes

Key to Attachment

A1 – A5: Ratio line items currently on other UBPR pages added to IRR Page

N1 – N58: New ratio line items added to the IRR Page

L1 – L6: Legacy IRR page ratio line Items maintained on IRR page and moved to new section

R1 – R3: Legacy IRR page ratio line items to be deleted on February 22, 2025

Legacy line items to be removed at later date

Line items, including ratio line items, removed on February 22, 2025

New Line #	Existing Line #	Line Item Title	Comments	UBPR #
1		Net Interest Margin		
2		Int Inc/AEA (1-Qtr-Ann)	A1 - Also Reported on Page 12	E678
3		YoY Change	N1	PY20
4		QoQ Change	N2	PY21
5		Int Exp/AEA (1-Qtr- Ann)	A2 - Also Reported on Page 12	E679
6		YoY Change	N3	PY22
7		QoQ Change	N4	PY23
8		Net Interest Margin (1-Qtr-Ann)	A3 - Also Reported on Page 12	E680
9		YoY Change	N5	PY24
10		QoQ Change	N6	PY25
11				
12		ASSETS: Rem Mat/Reprice Date		
13		% of Assets: Short-Term Assets		
14		Securities (Up to 1 Year)	N7	PY54
15		Loans (Up to 1 Year)	N8	PY55
16		IBB, FFS, and Reverse Repo	N9	PY56
17		Short-Term Assets to Total Assets	N10	PY57
18				
19		% of Assets: Medium-Term Assets		
20		Securities (>1-5 Yrs)	N11	PY58
21		Loans (>1-5 Yrs)	N12	PY59
22		CMO, REMIC, Strip MBS < 3 Yrs	N13	PY60
23		Med-Term Assets to Total Assets	N14	PY61
24				
25		% of Assets: Long-Term Assets		
26		Securities (> 5 Yrs)	N15	PY62
27		Loans (> 5 Yrs)	N16	PY63
28		CMO, REMIC, Strip MBS > 3 Yrs	N17	PY64
29		Long-Term Assets to Total Assets	N18	PY65
30				
31		LIABILITIES: Rem Mat/Reprice Date		
32		% of Assets: Short-Term Liabilities		
33	35	Non-maturity Deposits	L1 - Legacy Item Continued	PY66

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New Line #	Existing Line #	Line Item Title	Comments	UBPR #
34		Time Deposits (Up to 1 Year)	N19	PY67
35		Borrowings (Up to 1 Year)	N20 - Populated September 2006 Forward	PY68
36		FFP/Repos	N21	PY69
37		Sub Notes&Debentures (Up to 1 Yr)	N22	PY70
38		Short-term Liabilities to Total Assets	N23 - Populated September 2006 Forward	PY71
39				
40		% of Assets: Medium-Term Liabilities		
41		Time Deposits (> 1 Yr)	N24	PY72
42		Borrowings (>1-5 Yrs)	N25 - Populated September 2006 Forward	PY73
43		Sub Notes & Debentures (>1-5 Yrs)	N26	PY74
44		Med-Term Liabilities to Total Assets	N27 - Populated September 2006 Forward	PY75
45				
46		% of Assets: Long-Term Liabilities		
47		Borrowings (> 5 Yrs)	N28 - Populated September 2006 Forward	PY76
48		Sub Notes & Debentures (> 5 Yrs)	N29	PY77
49		Long-Term Liabilities to Total Assets	N30 - Populated September 2006 Forward	PY78
50				
51		Net BS Position to Total Assets		
52		Net Short-Term Position (Up to 1 Yr)	N31 - Populated September 2006 Forward	PY79
53		Net Med-Term Position (>1 - 5 Yrs)	N32 - Populated September 2006 Forward	PY80
54		Net Long-Term Position (> 5 Yrs)	N33 - Populated September 2006 Forward	PY81
55				
56		Unrealized Appreciation/Depreciation		
57		AFS Sec Unrl App (Dep) to T1 Cap	N34	PY83
58	24	HTM Sec Unrl App (Dep) to T1 Cap	L2 - Legacy Item Continued	PY84
59		AFS/HTM Unrl App (Dep) to T1 Cap	N35	PY85
60		Unrl G/L on HTM in AOCI to T1 Cap	N36 - Populated March 2015 Forward	PY88
61				
62		AFS FV to AFS Amt Cost	A4 - Also Reported on Page 10A	M037
63		HTM FV to HTM Amt Cost	A5 - Also Reported on Page 10A	E622
64		AFS/HTM FV to AFS/HTM Amt Cost	N37	PY86
65				
66	19	AFS FV to Total Assets	L3 - Legacy Item Continued	E565
67	20	HTM Amt Cost to Total Assets	L4 - Legacy Item Continued	E566
68		AFS/HTM to Total Assets	N38	PY87
69				
70		Subportfolio Unrl App (Dep) to T1 Cap		
71		US Treas & Govt Agencies	N39	PY90
72		Municipal Securities	N40	PY91
73		Pass-Through MBS	N41 - Populated June 2009 Forward	PY92
74		CMO & REMIC MBS	N42 - Populated June 2009 Forward	PY93
75		Commercial MBS	N43 - Populated June 2009 Forward	PY94

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New Line #	Existing Line #	Line Item Title	Comments	UBPR #
76		Asset Backed Securities	N44 - Populated March 2006 Forward	PY95
77		Structured Financial Products	N45 - Populated June 2009 Forward	PY96
78		Other Domestic Debt Sec	N46	PY97
79		Foreign Debt Securities	N47	PY98
80		Unallocated Port Layer FV Hedge	N48 - Populated June 2022 Forward	PY99
81		Tot AFS/HTM Unrl App (Dep) to T1 Cap	Same as Line 59 Above	PY85
82				
83		Subportfolio FV to Amt Cost		
84		US Treasury & Agencies	N49	PZ00
85		Municipal Securities	N50	PZ01
86		Pass-Through MBS	N51 - Populated June 2009 Forward	PZ02
87		CMO & REMIC MBS	N52 - Populated June 2009 Forward	PZ03
88		Commercial MBS	N53 - Populated June 2009 Forward	PZ04
89		Asset Backed Securities	N54 - Populated March 2006 Forward	PZ05
90		Structured Financial Products	N55 - Populated June 2009 Forward	PZ06
91		Other Domestic Debt Sec	N56	PZ07
92		Foreign Debt Securities (FV/AC)	N57	PZ08
93		Total AFS & HTM Sec FV to Amt Cost	Same as Line 64 Above	PY86
94				
95		Memorandum		
96		Int Rate Cont Not Amt % of Assets	N58	PZ09
97	15	Mortgage Servicing (FV) % of Assets	L5 - Legacy Item Continued	E563
98	14	Structured Notes % of Assets	L6 - Legacy Item Continued	E562
99				
100	1	Long Assets Insts w/Options	Legacy Line -Removed Later Date	
101	2	Mortgage Loans & Pass Thrus	Legacy Line -Removed Later Date	E553
102	3	Loans & Securities Over 15 Years	Legacy Line -Removed Later Date	E554
103	4	Loans & Securities 5-15 Years	Legacy Line -Removed Later Date	E555
104	5		Legacy Line -Removed Later Date	
105	6	Other Loans and Securities	Legacy Line -Removed Later Date	E556
106	7	Loans & Securities Over 15 Years	Legacy Line -Removed Later Date	E557
107	8	Loans & Securities 5-15 Years	Legacy Line -Removed Later Date	E558
108	9	Total Loans & Securities Over 15 Years	Legacy Line -Removed Later Date	E559
109	10		Legacy Line -Removed Later Date	
110	11	CMO'S Total	Legacy Line -Removed Later Date	E560
111	12	Avg Life Over 3 Years	Legacy Line -Removed Later Date	E561
112	13		Legacy Line -Removed Later Date	
	14	Structured Notes	Removed Here - New Line 98	E562
	15	Mortgage Servicing (FV)	Removed Here - New Line 97	E563
	16	Total	R1 – Removed	E564
	17		Removed	
	18	Overall Risk Indicators	Removed	

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New Line #	Existing Line #	Line Item Title	Comments	UBPR #
	19	Available for Sale	Removed Here - New Line 66	E565
	20	Held to Maturity	Removed Here - New Line 67	E566
	21	Off Balance Sheet	R2 - Removed Here, Available on Page 5	E567
	22		Removed	
	23	Unrealized Appreciation/Depreciation	R3 - Removed	E568
	24	Unrealized App/Dep % Tier One Cap	Removed Here - New Line 58	E569
	25		Removed	
113	26	Contractual Mat/Reprice Data	Legacy Line -Removed Later Date	
114	27	Loans/Securities Over 3 Year	Legacy Line -Removed Later Date	E570
115	28	Liabilities Over 3 Year	Legacy Line -Removed Later Date	E571
116	29	Net Over 3 Year Position	Legacy Line -Removed Later Date	E572
117	30		Legacy Line -Removed Later Date	
118	31	Loans/Securities Over 1 Year	Legacy Line -Removed Later Date	E573
119	32	Liabilities Over 1 Year	Legacy Line -Removed Later Date	E574
120	33	Net Over 1 Year Position	Legacy Line -Removed Later Date	E575
121	34		Legacy Line -Removed Later Date	
122	35	Non-Maturity Deposits	Legacy Line -Removed Later Date	E576
123	36	Non-Maturity Deps % Long Assets	Legacy Line -Removed Later Date	E577
124	37	Net Over 3 Year Position	Legacy Line -Removed Later Date	E578
125	38		Legacy Line -Removed Later Date	
126	39	As % Tier 1 Capital	Legacy Line -Removed Later Date	
127	40	Structured Notes	Legacy Line -Removed Later Date	E579
128	41	Mortgage Servicing (FV)	Legacy Line -Removed Later Date	E580
129	42	Total	Legacy Line -Removed Later Date	E581