

Summary Ratios--Page 1

1 Interest Income (TE)

1.1 UBPRES001

DESCRIPTION

Interest Income (TE) as a percent of Average Assets

NARRATIVE

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

FORMULA

$PCTOFANN(uc:UBPR4107[P0],uc:UBPRD659[P0])$

2 Interest Expense

2.1 UBPRES002

DESCRIPTION

Interest Expense as a percent of Average Assets

NARRATIVE

Total interest expense divided by average assets.

FORMULA

$PCTOFANN(cc:RIAD4073[P0],uc:UBPRD659[P0])$

3 Net Interest Income (TE)

3.1 UBPRES003

DESCRIPTION

Net Interest Income (TE) as a percent of Average Assets

NARRATIVE

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

FORMULA

$PCTOFANN(uc:UBPR4074[P0],uc:UBPRD659[P0])$

4 Noninterest Income

4.1 UBPRES004

DESCRIPTION

Noninterest Income as a percent of Average Assets

NARRATIVE

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

FORMULA

PCTOFANN(cc:RIAD4079[P0],uc:[UBPRD659](#)[P0])

5 Noninterest Expense

5.1 UBPRE005

DESCRIPTION

Non-Interest Expense as a percent of Average Assets

NARRATIVE

Salaries and employee benefits, expenses of premises and fixed assets and other Noninterest expense divided by average assets.

FORMULA

PCTOFANN(uc:[UBPRE037](#)[P0],uc:[UBPRD659](#)[P0])

6 Provision: Loan & Lease Losses

6.1 UBPRE006

DESCRIPTION

Provision for Loan & Lease Losses as a percent of Average Assets

NARRATIVE

Provision for loan and lease receivables losses divided by average assets.

FORMULA

PCTOFANN(uc:[UBPRD483](#)[P0],uc:[UBPRD659](#)[P0])

7 Pretax Operating Income (TE)

7.1 UBPRE007

DESCRIPTION

Pretax Operating Income (TE) as a percent of Average Assets

NARRATIVE

Net interest income on a tax-equivalent basis plus Noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets.

FORMULA

PCTOFANN(uc:[UBPRE038](#)[P0],uc:[UBPRD659](#)[P0])

8 Realized Gains/Losses Sec

8.1 UBPRED008

DESCRIPTION

Realized Gains(Losses) on the sale of Securities as a percent of Average Assets

NARRATIVE

Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts divided by average assets. After December 31, 1993 includes available-for-sale and held-to-maturity transactions.

FORMULA

PCTOFANN(uc:[UBPRD309](#)[P0],uc:[UBPRD659](#)[P0])

9 Pretax Net Operating Income (TE)

9.1 UBPRED009

DESCRIPTION

Pretax Net Operating Income (TE) as a percent of Average Assets

NARRATIVE

Pretax operating income, plus securities gains or losses divided by average assets.

FORMULA

PCTOFANN(uc:[UBPRE039](#)[P0],uc:[UBPRD659](#)[P0])

10 Net Operating Income

10.1 UBPRED010

DESCRIPTION

Net Operating Income as a percent of Average Assets

NARRATIVE

After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

FORMULA

IF(uc:[UBPRD659](#)[P0] <> 0,PCTOFANN(cc:RIAD4300[P0],uc:[UBPRD659](#)[P0]), NULL)

11 Adjusted Net Operating Income

11.1 UBPRED011

DESCRIPTION

Adjusted Net Operating Income as a percent of Average Assets

NARRATIVE

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

FORMULA

PCTOFANN(uc:[UBPRD385](#)[P0],uc:[UBPRD659](#)[P0])

12 Net Inc Attrib to Min Ints**12.1 UBPRJ248**

DESCRIPTION

Net Income Attributed to Minority Interests as a percent of Average Assets

NARRATIVE

Net income attributed to minority interests divided by average assets. A minority interest is the portion of equity in a bank's subsidiary not attributable, directly or indirectly, to the parent bank. If the amount reported in this item is a net loss, enclose it in parentheses.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-01-01' AND uc:[UBPRD659](#)[P0] <> 0,PCTOFANN(cc:RIADG103[P0],uc:[UBPRD659](#)[P0]), NULL)

13 Net Income Adjusted Sub S**13.1 UBPRE012**

DESCRIPTION

Net Income Adjusted for Sub Chapter S Status as a percent of Average Assets

NARRATIVE

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes plus non-deductible interest expense to carry tax-exempt securities less tax-exempt income from securities issued by states and political subdivisions, less tax-exempt income from leases, less tax-exempt income from other obligations of states and political subdivisions. This ratio will only be displayed for banks that elect subchapter S status.

FORMULA

IF(uc:[UBPRD659](#)[P0] <> 0,PCTOFANN(uc:[UBPRD392](#)[P0],uc:[UBPRD659](#)[P0]), NULL)

14 Net Income**14.1 UBPRE013**

DESCRIPTION

Net Income as a percent of Average Assets

NARRATIVE

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets.

FORMULA

IF(uc:[UBPRD659](#)[P0] <> 0,PCTOFANN(cc:RIAD4340[P0],uc:[UBPRD659](#)[P0]), NULL)

15 Avg Earning Assets to Avg Assets

15.1 UBP014

DESCRIPTION

Average Earning Assets as a percent of Average Assets

NARRATIVE

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, mortgage backed securities, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, plus a five period average of Interest Only Strips (Mortgage loans and Other) and Equity Securities divided by average assets.

FORMULA

PCTOF(uc:[UBPRD362](#)[P0],uc:[UBPRD659](#)[P0])

16 Avg Int-Bearing Funds to Avg Assets

16.1 UBP015

DESCRIPTION

Average Interest-Bearing Funds as a percent of Average Assets

NARRATIVE

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, other borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

FORMULA

PCTOF(uc:[UBPRD435](#)[P0],uc:[UBPRD659](#)[P0])

17 Int Inc (TE) to Avg Earn Assets

17.1 UBP016

DESCRIPTION

Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

FORMULA

PCTOFANN(uc:[UBPR4107](#)[P0],uc:[UBPRD362](#)[P0])

18 Int Expense to Avg Earn Assets

18.1 UBP017

DESCRIPTION

Interest Expense to Average Earning Assets

NARRATIVE

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

FORMULA

PCTOFANN(cc:RIAD4073[P0],uc:[UBPRD362](#)[P0])

19 Net Int Inc-TE to Avg Earn Assets

19.1 UBP018

DESCRIPTION

Net Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

FORMULA

PCTOFANN(uc:[UBPR4074](#)[P0],uc:[UBPRD362](#)[P0])

20 Net Loss to Average Total LN&LS

20.1 UBP019

DESCRIPTION

Net Loss as a percent of Average Total Loans and Leases

NARRATIVE

Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.

FORMULA

PCTOFANN(uc:[UBPR1795](#)[P0],uc:[UBPRE386](#)[P0])

21 Earnings Coverage of Net Losses (X)

21.1 UBP020

DESCRIPTION

Earnings Coverage of Net Losses (X)

NARRATIVE

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

FORMULA

IF(uc:[UBPR1795](#)[P0] > 0,PCT(uc:[UBPRD468](#)[P0],uc:[UBPR1795](#)[P0]), NULL)

22 LN&LS Allowance to LN&LS Not HFS

22.1 UBPRE022

DESCRIPTION

LN&LS Allowance to LN&LS Not HFS

NARRATIVE

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables not held for sale. Available from March 31, 2001 forward.

FORMULA

PCTOF(uc:[UBPR3123](#)[P0],uc:[UBPRB528](#)[P0])

23 LN&LS Allowance to Net Losses (X)

23.1 UBPRE021

DESCRIPTION

Loan and Lease Allowance to Net Loss (times)

NARRATIVE

Ending balance of the allowance for possible loan and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

FORMULA

IF(uc:[UBPR1795](#)[P0] > 0,PCT(uc:[UBPR3123](#)[P0],uc:[UBPRD236](#)[P0]), NULL)

24 LN&LS Allowance to Total LN&LS

24.1 UBPRE023

DESCRIPTION

Loan and Lease Allowance to Total Loans and Leases

NARRATIVE

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-fi nancing receivables.

FORMULA

PCTOF(uc:[UBPR3123](#)[P0],uc:[UBPRD245](#)[P0])

25 Total LN&LS-90+ Days Past Due

25.1 UBPRE541

DESCRIPTION

Total Loans and Leases 90+ Days Past Due to Gross Loans and Leases

NARRATIVE

The sum of loans and lease financing receivables past due at least 90 days, and still in accrual status, divided by gross loans and lease-financing receivables outstanding.

FORMULA

PCTOF(uc:[UBPRD667](#)[P0],uc:[UBPRE131](#)[P0])

26 -Nonaccrual

26.1 UBPRE542

DESCRIPTION

Total LN&LS-Nonaccrual %

NARRATIVE

Total loans and leases on nonaccrual status divided by total loans and leases.

FORMULA

PCTOF(uc:[UBPRD669](#)[P0],uc:[UBPRE131](#)[P0])

27 -Total

27.1 UBPR7414

DESCRIPTION

Noncurrent Loans and Leases to Gross Loans and Leases

NARRATIVE

The sum of loans and lease financing receivables past due at least 90 days, plus those in nonaccrual status, divided by gross loans and lease-financing receivables outstanding.

FORMULA

PCTOF(uc:[UBPR1400](#)[P0],uc:[UBPRE131](#)[P0])

28 Net Non Core Fund Dep New \$250M

28.1 UBPRK447

DESCRIPTION

Net Non Core Funding Dependence \$250M

NARRATIVE

Noncore liabilities less short term investments divided by long term assets. Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than \$250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than \$100,000 + insured brokered deposits of \$100,000 through \$250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of \$100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than \$100,000 + brokered deposits of \$100,000. Short term investments equals the sum of: interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less Long term assets equals the sum of: net loans and leases + loans and leases held for sale + held-to-maturity securities + available-for-sale securities - debt securities with a remaining maturity of one year or less + other real estate owned (non-investment)

FORMULA

PCTOF(uc:[UBPRK446](#)[P0],uc:[UBPRD584](#)[P0])

29 Net Loans & Leases to Assets

29.1 UBPRE024

DESCRIPTION

Net Loans and Leases to Total Assets

NARRATIVE

Loans and lease-fi nancing receivables net of unearned income and the allowance for possible loans and lease financing receivable losses divided by total assets.

FORMULA

PCTOF(uc:[UBPRE119](#)[P0],uc:[UBPR2170](#)[P0])

30 Tier One Leverage Capital

30.1 UBPRD486

DESCRIPTION

Tier One Leverage Capital

NARRATIVE

Tier One Leverage Ratio from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7204](#)[P0]*100),null)

31 Cash Dividends to Net Income

31.1 UBPR7402

DESCRIPTION

Cash Dividends to Net Income

NARRATIVE

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

FORMULA

IF(cc:RIAD4340[P0] <> 0,PCTOF(uc:UBPRE625[P0],cc:RIAD4340[P0]), NULL)

32 Retained Earnings to Avg Total Equity

32.1 UBPRE025

DESCRIPTION

Retained Earnings to Average Total Equity

NARRATIVE

Net income, less cash dividends declared, divided by average equity capital.

FORMULA

IF(uc:UBPRD342[P0] > 0,PCTOFANN(uc:UBPRE043[P0],uc:UBPRD342[P0]), NULL)

33 Rest+Nonac+RE Acq to Eqcap+ALLL

33.1 UBPRE026

DESCRIPTION

Restructured Loans + Nonaccrual Loans + Real Estate Acquired to Equity Capital + Loan and Lease Allowance

NARRATIVE

The sum of loans and leases which are on nonaccrual, restructured but 30-89 days past due, restructured but over 90 days past due, restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.

FORMULA

PCTOF(uc:UBPRD090[P0],uc:UBPRD092[P0])

34 Total Assets

34.1 UBPR7316

DESCRIPTION

Total Liabilities & Capital - annual change

NARRATIVE

The annual change in total liabilities and capital. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA

PCTOF(uc:UBPRD087[P0],uc:UBPRD088[P0])

35 Tier One Capital

35.1 UBPR7408

DESCRIPTION

Tier One Capital 12-month growth rate

NARRATIVE

Tier One Capital 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

PCTOF(uc:[UBPRD347](#)[P0],uc:[UBPRD349](#)[P0])

36 Net Loans & Leases

36.1 UBPRE027

DESCRIPTION

Net Loans and Leases 12-month growth rate

NARRATIVE

Net Loans and Leases 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

PCTOF(uc:[UBPRD250](#)[P0],uc:[UBPRD251](#)[P0])

37 Short Term Investments

37.1 UBPRE028

DESCRIPTION

Short Term Investments 12-month growth rate

NARRATIVE

Short Term Investments 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less.

FORMULA

PCTOF(uc:[UBPRD430](#)[P0],uc:[UBPRD431](#)[P0])

38 Short Term Non Core Funding

38.1 UBPRE029

DESCRIPTION

Short Term Non Core Funding 12-month growth rate

NARRATIVE

Short Term Non Core Funding 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than \$250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$250,000 and less with a remaining maturity of one year or less + other borrowed money with a remaining maturity one year or less + Time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than \$100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$100,000 and less with a remaining maturity of one year or less + other borrowed money with a remaining maturity one year or less + Time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA

PCTOF(uc:[UBPRD545](#)[P0],uc:[UBPRD547](#)[P0])

39 Average Total Assets**39.1 UBPRD659****DESCRIPTION**

Average Total Assets (\$000)

NARRATIVE

A year-to-date average of the average assets reported in the Report of Condition Schedule RC-K. Thus for the first quarter of the year the average assets from Call Schedule RC-K quarter will appear, while at the end-of-year, assets for all four quarters would be averaged.

FORMULA

CAVG04X(#uc:[UBPRE878](#))

40 Total Equity Capital**40.1 UBPR3210****DESCRIPTION**

Total Bank Equity Capital

NARRATIVE

Total bank equity capital from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3210[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3210[P0], NULL))

41 Net Income**41.1 UBPR4340**

DESCRIPTION

Net Income

NARRATIVE

Net Income from Schedule RI.

FORMULA

cc:RIAD4340[P0]

42 Number of banks in Peer Group

42.1 UBPAE877

DESCRIPTION

NUMBER OF BANKS IN PEER GROUP

NARRATIVE

FORMULA

Referenced Concepts

UBPR0071

DESCRIPTION

Interest-Bearing Bank Balances

NARRATIVE

Interest-bearing balances due from depository institutions.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0071[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0071[P0], NULL))

UBPR1227

DESCRIPTION

LEASE FINANCING RECEIVABLES - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1227[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1227[P0], NULL))

UBPR1228

DESCRIPTION

LEASE FINANCING RECEIVABLES - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1228[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1228[P0], NULL))

UBPR1255

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS TO NON-U.S. ADDRESSEES (DOMICILE) - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1255[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1255[P0], NULL))

UBPR1256

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS TO NON-U.S. ADDRESSEES (DOMICILE) - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1256[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1256[P0], NULL))

UBPR1272

DESCRIPTION

LEASE FINANCING RECEIVABLES OF NON-U.S. ADDRESSEES (DOMICILE) - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1272[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1272[P0], NULL))

UBPR1350

DESCRIPTION

FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL IN DOMESTIC OFFICES OF THE BANK AND OF ITS EDGE AND AGREEMENT SUBSIDIARIES, AND IN IBFS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1350[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1350[P0], NULL))

UBPR1400

DESCRIPTION

Total Non-Current LN&LS

NARRATIVE

The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual.

FORMULA

uc:[UBPRD667](#)[P0] + uc:[UBPRD669](#)[P0]

UBPR1583

DESCRIPTION

LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1583[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1583[P0], NULL))

UBPR1597

DESCRIPTION

LOANS TO FINANCE AGRICULTURAL PRODUCTION AND OTHER LOANS TO FARMERS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1597[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1597[P0], NULL))

UBPR1607

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1607[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1607[P0], NULL))

UBPR1608

DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS - NONACCRUAL

FORMULA

$$\text{IF}(\text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCFD1608}[\text{P0}], \text{IF}(\text{uc}:\text{UBPRC752}[\text{P0}] = 41, \text{cc}:\text{RCON1608}[\text{P0}], \text{NULL}))$$
UBPR1616

DESCRIPTION

Current Other Restructured LN&LS

NARRATIVE

Other restructured loan and leases still current by their restructured terms.

FORMULA

$$\text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCONK158}[\text{P0}] + \text{cc}:\text{RCONK159}[\text{P0}] + \text{cc}:\text{RCONK160}[\text{P0}] + \text{cc}:\text{RCONK161}[\text{P0}] + \text{cc}:\text{RCONK162}[\text{P0}] + \text{cc}:\text{RCFDK163}[\text{P0}] + \text{cc}:\text{RCFDK164}[\text{P0}] + \text{cc}:\text{RCFDK165}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 41, \text{cc}:\text{RCONK158}[\text{P0}] + \text{cc}:\text{RCONK159}[\text{P0}] + \text{cc}:\text{RCONK160}[\text{P0}] + \text{cc}:\text{RCONK161}[\text{P0}] + \text{cc}:\text{RCONK162}[\text{P0}] + \text{cc}:\text{RCONK256}[\text{P0}] + \text{cc}:\text{RCONK165}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] < '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCFD1616}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] < '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 41, \text{cc}:\text{RCON1616}[\text{P0}], \text{NULL}))))$$
UBPR1658

DESCRIPTION

Restructured LN&LS 30-89 Days P/D

NARRATIVE

Restructured loans and leases past due 30 through 89 days and still accruing interest.

FORMULA

$$\text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCONK105}[\text{P0}] + \text{cc}:\text{RCONK108}[\text{P0}] + \text{cc}:\text{RCONK111}[\text{P0}] + \text{cc}:\text{RCONK114}[\text{P0}] + \text{cc}:\text{RCONK117}[\text{P0}] + \text{cc}:\text{RCFDk120}[\text{P0}] + \text{cc}:\text{RCFDk123}[\text{P0}] + \text{cc}:\text{RCFDk126}[\text{P0}] + \text{uc}:\text{UBPRF661}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 41, \text{cc}:\text{RCONK105}[\text{P0}] + \text{cc}:\text{RCONK108}[\text{P0}] + \text{cc}:\text{RCONK111}[\text{P0}] + \text{cc}:\text{RCONK114}[\text{P0}] + \text{cc}:\text{RCONK117}[\text{P0}] + \text{cc}:\text{RCONK257}[\text{P0}] + \text{uc}:\text{UBPRF661}[\text{P0}] + \text{cc}:\text{RCONK126}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2008-01-01' \text{ and } \text{uc}:\text{UBPR9999}[\text{P0}] < '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCFD1658}[\text{P0}] + \text{uc}:\text{UBPRF661}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2008-01-01' \text{ and } \text{uc}:\text{UBPR9999}[\text{P0}] < '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 41, \text{cc}:\text{RCON1658}[\text{P0}] + \text{uc}:\text{UBPRF661}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2001-01-01' \text{ and } \text{uc}:\text{UBPR9999}[\text{P0}] < '2008-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCFD1658}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2001-01-01' \text{ and } \text{uc}:\text{UBPR9999}[\text{P0}] < '2008-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 41, \text{cc}:\text{RCON1658}[\text{P0}], \text{NULL}))))))$$
UBPR1659

DESCRIPTION

RESTRUCTURED LOANS AND LEASES OTHER LOANS AND LEASES - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

$$\text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2011-01-01' \text{ and } \text{uc}:\text{UBPRC752}[\text{P0}] = 31, \text{cc}:\text{RCONK109}[\text{P0}] + \text{cc}:\text{RCONK106}[\text{P0}] + \text{cc}:\text{RCONK112}[\text{P0}] + \text{cc}:\text{RCONK115}[\text{P0}] + \text{cc}:\text{RCONK118}[\text{P0}] + \text{cc}:\text{RCFDk121}[\text{P0}] + \text{cc}:\text{RCFDk124}[\text{P0}] + \text{cc}:\text{RCFDk127}[\text{P0}],$$

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONk109[P0] + cc:RCONk106[P0] + cc:RCONk112[P0] + cc:RCONk115[P0] + cc:RCONk118[P0] + cc:RCONK258[P0] + cc:RCONk127[P0] , IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFD1659[P0], IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCON1659[P0], NULL))))

UBPR1752

DESCRIPTION

HISTORICAL COST OF ALL OTHER AVAILABLE-FOR-SALE EQUITY SECURITIES

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1752[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1752[P0], NULL))

UBPR1754

DESCRIPTION

Held-to-Maturity Securities

NARRATIVE

Held-to-maturity securities reported at cost beginning March 31, 1994. This caption reflects total investment securities excluding trading assets for prior periods.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1754[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1754[P0], NULL))

UBPR1791

DESCRIPTION

LEASING FINANCING RECEIVABLES OF NON-U.S. ADDRESSEES (DOMICILE) - NONACCRUAL

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1791[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1791[P0], NULL))

UBPR1795

DESCRIPTION

Net Credit Losses

NARRATIVE

Gross loan and lease losses less gross loan and lease recoveries.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPR4635[P0] - cc:RIAD4605[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:UBPRD582[P0]) - cc:RIAD4605[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[P0],NULL)))

UBPR2123

DESCRIPTION

UNEARNED INCOME ON LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2123[P0], NULL))

UBPR2170

DESCRIPTION

Total Assets

NARRATIVE

Total Assets from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

UBPR2366

DESCRIPTION

Fully Insured Brokered Deposits

NARRATIVE

Fully Insured Brokered Deposits March 31, 2010 forward equals brokered deposits less than \$100,000 + brokered deposits of \$100,000 through \$250,000 from Schedule RC-E. Fully insured brokered deposits prior to March 31, 201 equals brokered time deposits less than \$100,000 + brokered deposits issued in denominations of \$100,000 from Schedule RC-E.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-01-01', cc:RCONJ472[P0] + cc:RCON2343[P0], IF(uc:[UBPR9999](#)[P0] < '2010-01-01', cc:RCON2343[P0] + cc:RCON2344[P0],null))

UBPR2651

DESCRIPTION

Federal Home Loan Bank Borrowings Maturing Under 1 Year

NARRATIVE

includes information from Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of one year or less.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2651[P0], NULL))

UBPR2769

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): CONSTRUCTION AND LAND DEVELOPMENT, AND OTHER LAND LOANS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON2769[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2769[P0], NULL))

UBPR2800

DESCRIPTION

FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2800[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2800[P0], NULL))

UBPR3123

DESCRIPTION

Loan and Lease Allowance

NARRATIVE

The allowance for loan and lease losses.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3123[P0], NULL))

UBPR3190

DESCRIPTION

OTHER BORROWED MONEY

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3190[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3190[P0], NULL))

UBPR3200

DESCRIPTION

Subordinated Notes and Debentures

NARRATIVE

Subordinated notes and debentures from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3200[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3200[P0], NULL))

UBPR3210

DESCRIPTION

Total Bank Equity Capital

NARRATIVE

Total bank equity capital from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3210[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3210[P0], NULL))

UBPR3353

DESCRIPTION

QUARTERLY AVERAGE OF FEDERAL FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3353[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3353[P0], NULL))

UBPR3355

DESCRIPTION

QUARTERLY AVERAGE OF OTHER BORROWED MONEY

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3355[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3355[P0], NULL))

UBPR3360

DESCRIPTION

QUARTERLY AVERAGE OF TOTAL LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3360[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3360[P0], NULL))

UBPR3365

DESCRIPTION

QUARTERLY AVERAGE OF FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3365[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3365[P0], NULL))

UBPR3368

DESCRIPTION

QUARTERLY AVERAGE OF TOTAL ASSETS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3368[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3368[P0], NULL))

UBPR3381

DESCRIPTION

QUARTERLY AVERAGE OF INTEREST-BEARING BALANCES DUE FROM DEPOSITORY INSTITUTIONS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3381[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3381[P0], NULL))

UBPR3401

DESCRIPTION

QUARTERLY AVERAGE OF ASSETS HELD IN TRADING ACCOUNTS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3401[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3401[P0], NULL))

UBPR3484

DESCRIPTION

LEASE FINANCING RECEIVABLES (NET OF UNEARNED INCOME) - QUARTERLY AVERAGE

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3484[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3484[P0], NULL))

UBPR3492

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): CONSTRUCTION AND LAND DEVELOPMENT, AND OTHER LAND LOANS - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3492[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3492[P0], NULL))

UBPR3494

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY FARMLAND - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3494[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3494[P0], NULL))

UBPR3495

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY FARMLAND - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3495[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3495[P0], NULL))

UBPR3500

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY MULTIFAMILY (5 OR MORE) RESIDENTIAL PROPERTIES - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3500[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3500[P0], NULL))

UBPR3501

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY MULTIFAMILY (5 OR MORE)
RESIDENTIAL PROPERTIES - NONACCRUAL

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3501[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3501[P0], NULL))

UBPR3503

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY NONFARM NONRESIDENTIAL
PROPERTIES - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3503[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3503[P0], NULL))

UBPR3504

DESCRIPTION

LOANS SECURED BY REAL ESTATE (IN DOMESTIC OFFICES): SECURED BY NONFARM NONRESIDENTIAL
PROPERTIES - NONACCRUAL

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3504[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3504[P0], NULL))

UBPR3545

DESCRIPTION

Trading Account Assets

NARRATIVE

Total assets held in trading accounts.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3545[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3545[P0], NULL))

UBPR4010

DESCRIPTION

Interest and Fees on Loans

NARRATIVE

Year to date interest and fee income on loans.

FORMULA

cc:RIAD4010[P0]

UBPR4074

DESCRIPTION

Net Interest Income (TE)

NARRATIVE

Total interest income on a tax equivalent basis less total interest expense.

FORMULA

uc:[UBPR4107](#)[P0] - cc:RIAD4073[P0]

UBPR4092**DESCRIPTION**

Other Operating Expense

NARRATIVE

From March 31, 2002 forward includes information from schedule RI Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD4092[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RIAD4531[P0] + cc:RIAD4092[P0],NULL))

UBPR4107**DESCRIPTION**

Total Interest Income (TE)

NARRATIVE

Sum of income on loans and leases on a tax equivalent basis plus investment income on a tax equivalent basis plus interest on interest bearing bank balances plus interest on federal funds sold and security resales plus interest on trading account assets.

FORMULA

uc:[UBPR4010](#)[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:[UBPRD398](#)[P0] + cc:RIAD4069[P0] + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:[UBPRD405](#)[P0]

UBPR4635**DESCRIPTION**

Gross Credit Losses

NARRATIVE

Gross amount of loan and lease losses year to date. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Schedule RI-B, Section a.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',cc:RIADC079[P0] + uc:[UBPRD582](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))

UBPR5369

DESCRIPTION

Loans Held For Sale

NARRATIVE

Loans and leases held for sale from Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[P0], NULL))

UBPR5381**DESCRIPTION**

LOANS TO DEPOSITORY INSTITUTIONS AND ACCEPTANCES OF OTHER BANKS: TO FOREIGN BANKS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5381[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5381[P0], NULL))

UBPR5382**DESCRIPTION**

LOANS TO DEPOSITORY INSTITUTIONS AND ACCEPTANCES OF OTHER BANKS: TO FOREIGN BANKS - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5382[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5382[P0], NULL))

UBPR5390**DESCRIPTION**

LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5390[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5390[P0], NULL))

UBPR5391**DESCRIPTION**

LOANS TO FOREIGN GOVERNMENTS AND OFFICIAL INSTITUTIONS - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5391[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5391[P0], NULL))

UBPR5399**DESCRIPTION**

LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES: REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5399[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5399[P0], NULL))

UBPR5400

DESCRIPTION

LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES: REVOLVING, OPEN-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES AND EXTENDED UNDER LINES OF CREDIT - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5400[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5400[P0], NULL))

UBPR5403

DESCRIPTION

LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES: ALL OTHER - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5403[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5403[P0], NULL))

UBPR5460

DESCRIPTION

ALL OTHER LOANS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5460[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5460[P0], NULL))

UBPR5461

DESCRIPTION

ALL OTHER LOANS - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5461[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5461[P0], NULL))

UBPR7204

DESCRIPTION

TIER 1 LEVERAGE CAPITAL RATIO

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD7204[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON7204[P0], NULL))

UBPR8274

DESCRIPTION

TIER 1 CAPITAL ALLOWABLE UNDER THE RISK-BASED CAPITAL GUIDELINES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8274[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8274[P0], NULL))

UBPR9346

DESCRIPTION

ENTITY TYPE

FORMULA

UBPR9565

DESCRIPTION

SIZE CODE

FORMULA

IF(MonthOf(Context.Period.EndDate)=3, uc:[UBPRF966](#)[P0], IF(MonthOf(Context.Period.EndDate)=6, uc:[UBPRF967](#)[P0], IF(MonthOf(Context.Period.EndDate)=9, uc:[UBPRF968](#)[P0], IF(MonthOf(Context.Period.EndDate)=12, uc:[UBPRF969](#)[P0], '0001'))))

UBPR9999

DESCRIPTION

REPORTING DATE (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRA248

DESCRIPTION

FIXED RATE AND FLOATING RATE DEBT SECURITIES WITH A REMAINING MATURITY OF ONE YEAR OR LESS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA248[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA248[P0], NULL))

UBPRA519

DESCRIPTION

INTEREST-ONLY STRIPS RECEIVABLE (NOT IN THE FORM OF A SECURITY) ON MORTGAGE LOANS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA519[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA519[P0], NULL))

UBPRA520

DESCRIPTION

INTEREST-ONLY STRIPS RECEIVABLE (NOT IN THE FORM OF A SECURITY) ON OTHER FINANCIAL ASSETS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA520[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA520[P0], NULL))

UBPRB528

DESCRIPTION

Loans Not Held For Sale

NARRATIVE

Loans and leases not held for sale as reported on schedule RC is available from March 31, 2001 forward. For prior quarters total loans and leases are displayed.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB528[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB528[P0], NULL))

UBPRB529

DESCRIPTION

LOANS AND LEASES, NET OF UNEARNED INCOME AND ALLOWANCE

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB529[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB529[P0], NULL))

UBPRB558

DESCRIPTION

U.S. TREASURY SECURITIES AND U.S. GOVERNMENT AGENCY OBLIGATIONS (EXCLUDING MORTGAGE-BACKED SECURITIES)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB558[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB558[P0], NULL))

UBPRB559

DESCRIPTION

MORTGAGE-BACKED SECURITIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB559[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB559[P0], NULL))

UBPRB560

DESCRIPTION

ALL OTHER SECURITIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB560[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB560[P0], NULL))

UBPRB571

DESCRIPTION

Other Borrowings Maturing under 1 Year

NARRATIVE

Includes information from Schedule RC-M Other Borrowed Money with a remaining maturity of one year or Less.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB571[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB571[P0], NULL))

UBPRB576

DESCRIPTION

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: CREDIT CARDS - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB576[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB576[P0], NULL))

UBPRB577

DESCRIPTION

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: CREDIT CARDS - NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB577[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB577[P0], NULL))

UBPRB579

DESCRIPTION

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: OTHER - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDk214[P0] + cc:RCFDK217[P0],IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK214[P0] + cc:RCONK217[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB579[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB579[P0], NULL))))

UBPRB580

DESCRIPTION

LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES: OTHER - NONACCRUAL

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDk215[P0] + cc:RCFDK218[P0],IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK215[P0] + cc:RCONK218[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB580[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB580[P0], NULL))))

UBPRB987

DESCRIPTION

FEDERAL FUNDS SOLD IN DOMESTIC OFFICES

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONB987[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONB987[P0], NULL))

UBPRB989

DESCRIPTION

SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCFDB989[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONB989[P0], NULL))

UBPRB993

DESCRIPTION

Federal Funds Purchased

NARRATIVE

Total federal funds purchased in domestic offices.

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONB993[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONB993[P0], NULL))

UBPRB995

DESCRIPTION

SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCFDB995[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONB995[P0], NULL))

UBPRC229

DESCRIPTION

CLOSED-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES:SECURED BY FIRST LIENS-NONACCURAL

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC229[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC229[P0], NULL))

UBPRC230

DESCRIPTION

CLOSED-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES:SECURED BY JUNIOR LIENS-NONACCURAL

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC230[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC230[P0], NULL))

UBPRC237

DESCRIPTION

CLOSED-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES:SECURED BY FIRST LIENS-PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC237[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC237[P0], NULL))

UBPRC239

DESCRIPTION

CLOSED-END LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES:SECURED BY JUNIOR LIENS-PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC239[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2002-03-31',cc:RCONC239[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRC979

DESCRIPTION

FORECLOSED PROPERTIES FROM "GNMA LOANS"

FORMULA

ExistingOf(cc:RCONC979[P0],0)

UBPRD078

DESCRIPTION

Total Deposits in Foreign Offices

NARRATIVE

The sum of all deposits in foreign offices.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,0,IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFN2200[P0],NULL))

UBPRD087

DESCRIPTION

YEARLY CHANGE IN TOTAL ASSETS, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPR2170](#)[P0] - uc:[UBPRD088](#)[P0],NULL)

UBPRD088**DESCRIPTION**

PRIOR YEAR TOTAL ASSETS, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:[UBPR2170](#)[-P1Y]

UBPRD090**DESCRIPTION**

TROUBLED ASSETS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01', uc:[UBPRF576](#)[P0] + uc:[UBPRD669](#)[P0] + uc:[UBPR1658](#)[P0] + uc:[UBPRJ239](#)[P0] + uc:[UBPRD664](#)[P0] + uc:[UBPR1616](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01', uc:[UBPRD669](#)[P0] + uc:[UBPR1658](#)[P0] + uc:[UBPR1659](#)[P0] + uc:[UBPRD664](#)[P0] + uc:[UBPR1616](#)[P0],NULL))

UBPRD092**DESCRIPTION**

TOTAL EQUITY CAPITAL PLUS ALLOWANCE FOR LOANS AND LEASE LOSSES

FORMULA

uc:[UBPRD660](#)[P0] + uc:[UBPR3123](#)[P0]

UBPRD142**DESCRIPTION**

INSTITUTION AVERAGE LOANS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3360](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON3360[P0] + cc:RCFN3360[P0],NULL))

UBPRD151**DESCRIPTION**

INSTITUTION LOANS CALENDAR YEAR AVERAGE AMOUNT

FORMULA

CAVG04X(#uc:[UBPRD142](#))

UBPRD203

DESCRIPTION

INSTITUTION NONACCRUAL REAL ESTATE LOANS AMOUNT

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONF176[P0] + uc:UBPRF177[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPRF182[P0] + uc:UBPRF183[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF176[P0] + uc:UBPRF177[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPRF182[P0] + uc:UBPRF183[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPR5403[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPR5403[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0],NULL))))))

UBPRD236**DESCRIPTION**

INSTITUTION ANNUALIZED NET LOANS AND LEASE FINANCING RECEIVABLE CHARGEOFFS

FORMULA

uc:UBPR1795[P0] * ANN

UBPRD245**DESCRIPTION**

TOTAL LOANS AND LEASES, NET OF UNEARNED INCOME

FORMULA

uc:UBPRB528[P0] + uc:UBPR5369[P0]

UBPRD250**DESCRIPTION**

YEARLY CHANGE IN NET LOANS AND LEASES, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(ExistingOf(uc:UBPR2170[-P1Y],0) > 0,uc:UBPRE119[P0] - uc:UBPRD251[P0], NULL)

UBPRD251**DESCRIPTION**

PRIOR YEAR NET LOANS AND LEASES, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:UBPRE119[-P1Y]

UBPRD272

DESCRIPTION

INSTITUTION LEASE FINANCING RECEIVABLE CALENDAR YEAR AVERAGE AMOUNT

FORMULA

CAVG04X(#uc:[UBPR3484](#))

UBPRD293

DESCRIPTION

FLAG THAT IDENTIFIES IF THE INSTITUTION IS FOREIGN OR DOMESTIC BASED ON FOREIGN BRANCHS, AGREEMENT EDGE FLAG AND IBF FLAG.

FORMULA

UBPRD309

DESCRIPTION

INSTITUTION GROSS SECURITY GAIN OR LOSSES ON INVESTMENT SECURITIES AMOUNT

FORMULA

cc:RIAD3521[P0] + cc:RIAD3196[P0]

UBPRD337

DESCRIPTION

INSTITUTION INTEREST BEARING BALANCE CALENDAR YEAR AVERAGE AMOUNT

FORMULA

CAVG04X(#uc:[UBPR3381](#))

UBPRD342

DESCRIPTION

TOTAL EQUITY CAPITAL CALENDAR YEAR AVERAGE

FORMULA

CAVG05X(#uc:[UBPRD660](#))

UBPRD347

DESCRIPTION

YEARLY CHANGE IN TOTAL TIER 1 CAPITAL, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPRE644](#)[P0] - uc:[UBPRD349](#)[P0], NULL)

UBPRD349

DESCRIPTION

PRIOR YEAR TOTAL TIER 1 CAPITAL, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:[UBPRE644](#)[-P1Y]

UBPRD351

DESCRIPTION

FOUR PERIOD AVERAGE OF TIME DEPOSITS GREATER THAN 100 THOUSAND

FORMULA

CAVG04X(#cc:RCONA514)

UBPRD358

DESCRIPTION

INSTITUTION FOUR PERIOD AVERAGE INTEREST BEARING FOREIGN DEPOSITS

FORMULA

CAVG04X(#cc:RCFN3404)

UBPRD362

DESCRIPTION

INSTITUTION AVERAGE EARNING ASSETS CALENDAR YEAR BASIS OF CALENDAR QUARTER AVERAGES DATE

FORMULA

uc:[UBPRD337](#)[P0] + uc:[UBPRD498](#)[P0] + uc:[UBPRD377](#)[P0] + uc:[UBPRD151](#)[P0] + uc:[UBPRD515](#)[P0] +
uc:[UBPRD272](#)[P0] + uc:[UBPRD505](#)[P0]

UBPRD371

DESCRIPTION

INTEREST EXPENSE INCURRED TO CARRY TAX EXEMPT SECURITIES, LOANS AND LEASES

FORMULA

cc:RIAD4513[P0] * ANN

UBPRD376

DESCRIPTION

INSTITUTION FEDERAL FUND PURCHASED CALENDAR QUARTER AVERAGE

FORMULA

CAVG04X(#uc:[UBPR3353](#))

UBPRD377

DESCRIPTION

INSTITUTION FEDERAL FUND SOLD CALENDAR QUARTER AVERAGE

FORMULA

CAVG04X(#uc:[UBPR3365](#))

UBPRD385

DESCRIPTION

INSTITUTION PROVISION FOR LOAN AND LEASE LOSS

FORMULA

cc:RIAD4300[P0] + cc:RIAD4230[P0] - uc:[UBPR1795](#)[P0]

UBPRD392

DESCRIPTION

NET INCOME AFTER TAXES FOR BANKS FILING SUBCHAPTER S

FORMULA

IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPRD425](#)[P0] = 1 AND (uc:[UBPRD410](#)[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]) > 0,(cc:RIAD4340[P0] + cc:RIAD4302[P0]) - ((uc:[UBPRD410](#)[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]) * uc:[UBPRD463](#)[P0]),cc:RIAD4340[P0])

UBPRD398

DESCRIPTION

TOTAL INTEREST AND DIVIDEND INCOME ON SECURITIES

FORMULA

cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]

UBPRD402

DESCRIPTION

ABSOLUTE VALUE OF TOTAL TAXES ANNUALIZED FOR TAX EQUIVALENCY CALCULATION

FORMULA

uc:[UBPRD403](#)[P0] * ANN

UBPRD403

DESCRIPTION

ABSOLUTE VALUE OF TOTAL APPLICABLE INCOME TAXES

FORMULA

IF(uc:[UBPRD519](#)[P0] = 0,uc:[UBPRD519](#)[P0],IF(uc:[UBPRD519](#)[P0] > 0,uc:[UBPRD519](#)[P0],IF(uc:[UBPRD519](#)[P0] < 0,(uc:[UBPRD519](#)[P0] * -1), NULL)))

UBPRD404

DESCRIPTION

AVAILABLE BENEFIT FOR TAX EQUIVALENT ADJUSTMENT

FORMULA

PCT(uc:UBPRD463[P0],(1 - uc:UBPRD463[P0]))

UBPRD405

DESCRIPTION

TAX BENEFIT DE-ANNUALIZED

FORMULA

IF(uc:UBPRD406[P0] > 0,PCT(uc:UBPRD406[P0],ANN),IF(uc:UBPRD406[P0] < 0,0,IF(uc:UBPRD406[P0] = 0,0, NULL)))

UBPRD406

DESCRIPTION

TOTAL TAX BENEFIT

FORMULA

IF(uc:UBPRD423[P0] = 0,0,IF(uc:UBPRD412[P0] = 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] > 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] = 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] > 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND (uc:UBPRD407[P0] > 0 AND uc:UBPRD407[P0] > uc:UBPRD423[P0]),((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] = uc:UBPRD423[P0]),((uc:UBPRD407[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] < uc:UBPRD423[P0]),((uc:UBPRD407[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0,0, NULL))))))))))

UBPRD407

DESCRIPTION

INCOME PLUS TAX CREDITS AVAILABLE FOR TAX EQUIVALENT ADJUSTMENT. USED WHERE TAX EXEMPT INCOME EXCEEDS TAXABLE INCOME

FORMULA

uc:UBPRD409[P0] + uc:UBPRD408[P0]

UBPRD408

DESCRIPTION

ABSOLUTE VALUE OF TOTAL TAXES ANNUALIZED FOR TAX EQUIVALENCY CALCULATIONS AND GROSSED UP BY MARGINAL TAX RATE. GROSS UP FACTOR IS RECIPROCAL

FORMULA

uc:UBPRD402[P0] * ROUND(1 / .34,3)

UBPRD409

DESCRIPTION

GROSS TAXABLE INCOME ANNUALIZED FOR TAX EQUIVALENT CALCULATION

FORMULA

uc:[UBPRD410](#)[P0] * ANN

UBPRD410

DESCRIPTION

GROSS TAXABLE INCOME

FORMULA

cc:RIAD4301[P0] + cc:RIAD4513[P0]

UBPRD412

DESCRIPTION

NET TAXABLE INCOME (YEAR TO REP_DTE) USED FOR TAX EQUIVALENT CALCULATION ANNUALIZED

FORMULA

uc:[UBPRD413](#)[P0] * ANN

UBPRD413

DESCRIPTION

NET TAXABLE INCOME (YEAR TO DATE) USED FOR TAX EQUIVALENT CALCULATIONS

FORMULA

uc:[UBPRD410](#)[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD423

DESCRIPTION

TAX EXEMPT SECURITIES AND LOAN AND LEASE INCOME ANNUALIZED FOR TAX EQUIVALENT CALCULATION

FORMULA

(cc:RIAD4507[P0] + cc:RIAD4313[P0]) * ANN

UBPRD424

DESCRIPTION

NUMERIC CODE THAT INDICATES THE REPORTING SIZE OF AN INSTITUTION AND USED DURING CALL PROCESSING.

FORMULA

IF(MonthOf(Context.Period.EndDate)=3, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],200000) >= 300000, 2, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) >= 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate)=6, IF(ExistingOf(uc:[UBPRC752](#)[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0,

IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) >= 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate)=9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) >= 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate)=12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) >= 300000, 2, 0))))),0))))))

UBPRD425

DESCRIPTION

SUBCHAPTER S ELECTION IN EFFECT FOR FEDERAL INCOME TAX PURPOSES FOR THE CURRENT TAX YEAR INDICATOR.

FORMULA

cc:RIADA530[P0]

UBPRD429

DESCRIPTION

TOTAL INVESTMENT SECURITIES CALENDAR QUARTER AVERAGE

FORMULA

uc:UBPRB558[P0] + uc:UBPRB559[P0] + uc:UBPRB560[P0]

UBPRD430

DESCRIPTION

YEARLY CHANGE IN TEMPORARY INVESTMENTS, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(uc:UBPRD088[P0] > 0,uc:UBPRE582[P0] - uc:UBPRD431[P0],NULL)

UBPRD431

DESCRIPTION

PRIOR YEAR IN TEMPORARY INVESTMENTS, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:[UBPRE582](#)[-P1Y]

UBPRD433

DESCRIPTION

INSTITUTION INTEREST BEARING DEPOSIT LIABILITIES CALENDAR YEAR AVERAGE AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPRD512](#)[P0] + uc:[UBPRD351](#)[P0] + uc:[UBPRD474](#)[P0] + uc:[UBPRD473](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD512](#)[P0] + uc:[UBPRD351](#)[P0] + uc:[UBPRD474](#)[P0] + uc:[UBPRD473](#)[P0] + uc:[UBPRD358](#)[P0],NULL))

UBPRD435

DESCRIPTION

INSTITUTION TOTAL INTEREST BEARING LIABILITIES CALENDAR QUARTER AVERAGE

FORMULA

uc:[UBPRD433](#)[P0] + uc:[UBPRD376](#)[P0] + uc:[UBPRD440](#)[P0] + uc:[UBPRD506](#)[P0]

UBPRD436

DESCRIPTION

Other Borrowed Money With Remaining Maturity of One year or Less

FORMULA

uc:[UBPR2651](#)[P0] + uc:[UBPRB571](#)[P0]

UBPRD439

DESCRIPTION

INSTITUTION OTHER LIABILITIES FOR BORROWED MONEY CALENDAR QUARTER AVERAGE AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '0001', '0002'), cc:RCON3190[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '2001', '2002', '0003'), uc:[UBPR3355](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31, uc:[UBPR3355](#)[P0], NULL)))

UBPRD440

DESCRIPTION

INSTITUTION OTHER LIABILITIES FOR BORROWED MONEY CALENDAR YEAR AVERAGE AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31, uc:[UBPRD441](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '2001', '2002', '0003'), uc:[UBPRD441](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '0001', '0002'), uc:[UBPRD442](#)[P0], NULL)))

UBPRD441

DESCRIPTION

FOUR PERIOD AVERAGE OF LIABILITIES FOR OTHER BORROWED MONEY CALENDAR QTR AVG AMT

FORMULA

CAVG04X(#uc:UBPRD439)

UBPRD442

DESCRIPTION

INSTITUTION FIVE PERIOD AVERAGE TOTAL OTHER BORROWED MONEY CALENDAR QTR AVG AMT

FORMULA

CAVG05X(#uc:UBPRD439)

UBPRD463

DESCRIPTION

INSTITUTION MARGINAL TAX RATE

FORMULA

$$\text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 0 \text{ AND } (\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) < 50, .15, \text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 0 \text{ AND } (\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) = 50, .15, \text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 50 \text{ AND } (\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) < 75, .25, \text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 50 \text{ AND } (\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) = 75, .25, \text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 75 \text{ AND } (\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) < 10000, .34, \text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 75 \text{ AND } (\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) = 10000, .34, \text{IF}((\text{uc:UBPRD410}[\text{P0}] * \text{ANN}) > 10000, .35, 0))))))$$
UBPRD468

DESCRIPTION

INSTITUTION CALENDAR YEAR NET OPERATING INCOME

FORMULA

cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]

UBPRD473

DESCRIPTION

FOUR PERIOD AVERAGE OF OTHER NONTRANSACTION SAVINGS DEPOSITS

FORMULA

CAVG04X(#cc:RCONB563)

UBPRD474

DESCRIPTION

FOUR PERIOD AVERAGE OTHER NONTRANSACTION TIME DEPOSITS

FORMULA

CAVG04X(#cc:RCONA529)

UBPRD480

DESCRIPTION

Other Borrowed Money With Remaining Maturity of One Year or Less

FORMULA

uc:[UBPR2651](#)[P0] + uc:[UBPRB571](#)[P0]

UBPRD483

DESCRIPTION

PROVISION FOR LOAN AND LEASE FINANCING RECEIVABLES (LN&LS) PLUS PROVISION FOR ALLOCATED TRANSFER RISK RESERVE

FORMULA

cc:RIAD4230[P0]

UBPRD493

DESCRIPTION

Federal Funds Sold and Resales

NARRATIVE

Federal funds sold and securities purchased under agreements to resell.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRB987](#)[P0] + uc:[UBPRB989](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '1997-01-01',uc:[UBPR1350](#)[P0],NULL))

UBPRD498

DESCRIPTION

INSTITUTION TOTAL INVESTMENT SECURITIES CALENDAR YEAR AVERAGE AMOUNT

FORMULA

CAVG04X(#uc:[UBPRD429](#))

UBPRD503

DESCRIPTION

INSTITUTION INTEREST ONLY AND EQUITY SECURITY STRIPS AMOUNT

FORMULA

uc:[UBPRA519](#)[P0] + uc:[UBPRA520](#)[P0] + uc:[UBPR1752](#)[P0]

UBPRD505

DESCRIPTION

INSTITUTION CALENDAR YEAR AVERAGE INTEREST ONLY AND EQUITY SECURITY STRIPS AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',CAVG05X(#uc:[UBPRD503](#)),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2002-01-01',CAVG04X(#uc:[UBPRD503](#)), NULL))

UBPRD506

DESCRIPTION

INSTITUTION SUBORDINATED DEBT BY TOTAL ASSETS CALENDAR YEAR AVERAGE RATIO

FORMULA

CAVG05X(#uc:[UBPR3200](#))

UBPRD512

DESCRIPTION

FOUR PERIOD AVERAGE OF INTEREST BEARING TRANSACTION ACCOUNTS

FORMULA

CAVG04X(#cc:RCON3485)

UBPRD514

DESCRIPTION

INSTITUTION TRADING ACCOUNT ASSETS CALENDAR QUARTER AVERAGE AMOUNT

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR3401](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '2001', '2002'),uc:[UBPR3401](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '0001', '0002', '0003'),uc:[UBPR3545](#)[P0],NULL)))

UBPRD515

DESCRIPTION

INSTITUTION TRADING ACCOUNT ASSETS CALENDAR YEAR AVERAGE AMOUNT

FORMULA

CAVG04X(#uc:[UBPRD514](#))

UBPRD519

DESCRIPTION

INSTITUTION TOTAL APPLICABLE INCOME TAXES

FORMULA

cc:RIAD4302[P0]

UBPRD538

DESCRIPTION

FOREIGN OFFICE DEPOSITS MATURING IN LESS THAN ONE YEAR

FORMULA

IF(uc:[UBPR9999](#)[P0] > '1996-01-01' AND uc:[UBPR9346](#)[P0] <> 'SI' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFNA245[P0], NULL)

UBPRD545

DESCRIPTION

YEARLY CHANGE IN SHORT TERM NON-CORE FUNDING, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPRE584](#)[P0] - uc:[UBPRD547](#)[P0],NULL)

UBPRD547

DESCRIPTION

PRIOR YEAR SHORT TERM NON-CORE FUNDING, USED FOR YEARLY GROWTH RATE RATIO

FORMULA

uc:[UBPRE584](#)[-P1Y]

UBPRD580

DESCRIPTION

INSTITUTION NET LOANS LEASE AND INVESTMENT SECURITIES OVER ONE YEAR AMOUNT

FORMULA

uc:[UBPRD588](#)[P0] - uc:[UBPRA248](#)[P0]

UBPRD582

DESCRIPTION

Memo: Loans HFS Write-down

NARRATIVE

Writedown arising from transfer of loans to a held for sale status as reported on Schedule RI-B, Section b.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

UBPRD584

DESCRIPTION

NET LOANS AND LEASE FINANCING RECEIVABLES, INVESTMENT SECURITIES AND ALL OTHER REAL ESTATE OWNED

FORMULA

uc:[UBPRD587](#)[P0] + uc:[UBPRE130](#)[P0]

UBPRD587

DESCRIPTION

NET LOANS AND LEASE FINANCING RECEIVABLES AND INVESTMENT SECURITIES WITH MATURITIES OVER ONE-YEAR

FORMULA

uc:[UBPRE119](#)[P0] + uc:[UBPRD580](#)[P0]

UBPRD588**DESCRIPTION**

TOTAL INVESTMENT SECURITIES

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,uc:[UBPR1754](#)[P0] + cc:RCFD1773[P0],IF(uc:[UBPRC752](#)[P0] = 41,uc:[UBPR1754](#)[P0] + cc:RCON1773[P0], NULL))

UBPRD659**DESCRIPTION**

Average Total Assets (\$000)

NARRATIVE

A year-to-date average of the average assets reported in the Report of Condition Schedule RC-K. Thus for the first quarter of the year the average assets from Call Schedule RC-K quarter will appear, while at the end-of-year, assets for all four quarters would be averaged.

FORMULA

CAVG04X(#uc:[UBPRE878](#))

UBPRD660**DESCRIPTION**

INSTITUTION EQUITY CAPITAL CONSOLIDATED BASIS

FORMULA

IF(ExistsNonNil(uc:[UBPR3210](#)[P0]),uc:[UBPR3210](#)[P0], NULL)

UBPRD664**DESCRIPTION**

INSTITUTION CALENDAR YEAR AVG OF LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + uc:[UBPRC979](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] + uc:[UBPRC979](#)[P0],NULL))

UBPRD667**DESCRIPTION**

90 Days and Over Past Due

NARRATIVE

Loans and leases past due over 90 days and still accruing.

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],NULL))))))

UBPRD669

DESCRIPTION

Total Nonaccrual LN&LS

NARRATIVE

Loans and leases on which interest is no longer being accrued.

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + uc:UBPRF168[P0] + cc:RCFDF171[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD203[P0] + uc:UBPR1228[P0] + uc:UBPR1608[P0] + cc:RCONB836[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5461[P0] + uc:UBPR5391[P0] + uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + cc:RCFD1259[P0] + uc:UBPR1791[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],NULL)))

UBPRE037

DESCRIPTION

Non-interest Expense

NARRATIVE

Year to date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other noninterest operating expense.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:[UBPR4092](#)[P0] + cc:RIADC216[P0] + cc:RIADC232[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:[UBPR4092](#)[P0], NULL))

UBPRE038**DESCRIPTION**

Pretax Operating Income (TE)

NARRATIVE

The sum of year to date total tax equivalent interest income plus Non-interest income less interest expense, noninterest expense, provision for possible loan and lease financing

FORMULA

cc:RIAD4301[P0] - uc:[UBPRD309](#)[P0] + uc:[UBPRD405](#)[P0]

UBPRE039**DESCRIPTION**

Pretax Net Operating Income (TE)

NARRATIVE

The sum of year to date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

FORMULA

cc:RIAD4301[P0] + uc:[UBPRD405](#)[P0]

UBPRE043**DESCRIPTION**

Retained Earnings

NARRATIVE

Net income minus cash dividends declared year to date.

FORMULA

cc:RIAD4340[P0] - uc:[UBPRE625](#)[P0]

UBPRE119**DESCRIPTION**

Net Loans and Leases

NARRATIVE

Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on schedule RC.

FORMULA

uc:[UBPRB529](#)[P0] + uc:[UBPR5369](#)[P0]

UBPRE130

DESCRIPTION

Other Real Estate Owned

NARRATIVE

Includes investment and non-investment other real estate owned.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] + UC:UBPRC979[P0],IF(uc:[UBPR9999](#)[P0] > '2006-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + uc:[UBPRC979](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] ,IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0],NULL))))

UBPRE131

DESCRIPTION

GROSS LOANS & LEASES

FORMULA

uc:[UBPRD245](#)[P0] + uc:[UBPR2123](#)[P0]

UBPRE386

DESCRIPTION

Average Total Loans & Leases

NARRATIVE

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Schedule RC-K.

FORMULA

uc:[UBPRD151](#)[P0] + uc:[UBPRD272](#)[P0]

UBPRE582

DESCRIPTION

Short Term Investments

NARRATIVE

Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less.

FORMULA

uc:[UBPR0071](#)[P0] + uc:[UBPRD493](#)[P0] + uc:[UBPRA248](#)[P0]

UBPRE584

DESCRIPTION

Short Term Non Core Funding

NARRATIVE

Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than \$250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$250,000 and less with a remaining maturity of one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than \$100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$100,000 and less with a remaining maturity of one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:[RCONK219](#)[P0] + cc:[RCONK222](#)[P0] + cc:[RCONA243](#)[P0] + uc:[UBPRF858](#)[P0] + uc:[UBPRD480](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2011-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:[RCONK219](#)[P0] + cc:[RCONK222](#)[P0] + cc:[RCONA243](#)[P0] + uc:[UBPRF858](#)[P0] + uc:[UBPRD436](#)[P0] + uc:[UBPRD538](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2011-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:[RCONA242](#)[P0] + cc:[RCONA243](#)[P0] + uc:[UBPRF858](#)[P0] + uc:[UBPRD480](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2011-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:[RCONA242](#)[P0] + cc:[RCONA243](#)[P0] + uc:[UBPRF858](#)[P0] + uc:[UBPRD436](#)[P0] + uc:[UBPRD538](#)[P0],NULL))))

UBPRE625

DESCRIPTION

Cash Dividends Declared

NARRATIVE

All cash dividends declared on common and preferred stock year to date.

FORMULA

cc:[RIAD4460](#)[P0] + cc:[RIAD4470](#)[P0]

UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Schedule RC-R.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,uc:[UBPR8274](#)[P0],null)

UBPRE878

DESCRIPTION

Average Assets During Quarter

NARRATIVE

Average assets for one quarter from Schedule RC-K.

FORMULA

IF(uc:[UBPR3368](#)[P0] > 0,uc:[UBPR3368](#)[P0],IF(uc:[UBPR3368](#)[P0] < 1,uc:[UBPR2170](#)[P0], NULL))

UBPRF167

DESCRIPTION

LEASES TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES, PAST DUE 90 OR MORE DAYS AND STILL ACCRUING

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCDFD167[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF167[P0], NULL))

UBPRF168

DESCRIPTION

LEASES TO INDIVIDUALS FOR HOUSEHOLD, FAMILY, AND OTHER PERSONAL EXPENDITURES, NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCDFD168[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF168[P0], NULL))

UBPRF174

DESCRIPTION

1-4 FAMILY RESIDENTIAL CONSTRUCTION LOANS, PAST DUE 90 OR MORE DAYS AND STILL ACCRUING.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF174[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF174[P0], NULL))

UBPRF177

DESCRIPTION

OTHER CONSTRUCTION LOANS AND ALL LAND DEVELOPMENT AND OTHER LAND LOANS, NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF177[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2007-03-31',cc:RCONF177[P0], NULL))

UBPRF180

DESCRIPTION

LOANS SECURED BY OWNER-OCCUPIED NONFARM NONRESIDENTIAL PROPERTIES; 90 OR MORE DAYS PAST DUE AND STILL ACCRUING

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF180[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF180[P0], NULL))

UBPRF182

DESCRIPTION

LOANS SECURED BY OWNER-OCCUPIED NONFARM NONRESIDENTIAL PROPERTIES; NONACCRUAL

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF182[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF182[P0], NULL))

UBPRF183

DESCRIPTION

LOANS SECURED BY OTHER NONFARM NONRESIDENTIAL PROPERTIES, NONACCRUAL

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF183[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >= '2007-03-31',cc:RCONF183[P0], NULL))

UBPRF576

DESCRIPTION

LOANS AND LEASES RESTRUCTURED AND IN COMPLIANCE WITH MODIFIED TERMS: LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES IN DOMESTIC OFFICES

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01', cc:RCONF576[P0], NULL)

UBPRF661

DESCRIPTION

RESTRUCTURED LOANS SECURED BY 1-4 RESIDENTIAL PROPERTIES (IN DOMESTIC OFFICES) - PAST DUE 30 THROUGH 89 DAYS AND STILL ACCRUING.

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01', cc:RCONF661[P0], NULL)

UBPRF662

DESCRIPTION

RESTRUCTURED LOANS SECURED BY 1-4 RESIDENTIAL PROPERTIES (IN DOMESTIC OFFICES) - PAST DUE 90 DAYS OR MORE AND STILL ACCRUING

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01', cc:RCONF662[P0], NULL)

UBPRF858

DESCRIPTION

Federal Funds Purchased & Resales

NARRATIVE

Federal Funds purchased and securities sold under agreements to repurchase.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB993[P0] + uc:UBPRB995[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '1997-01-01',uc:UBPR2800[P0],NULL))

UBPRF966

DESCRIPTION

SIZE CODE CALC HELPER 3QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(cc:UBPR2170[-P3Q],1000001) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P3Q],1000001) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P3Q],900000) >= 1000000, '2002',
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(cc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(cc:UBPR2170[-P3Q],25001) <= 25000, '0001','0001'))))))

UBPRF967

DESCRIPTION

SIZE CODE CALC HELPER 4QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(cc:UBPR2170[-P4Q],1000000) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P4Q],1000000) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P4Q],900000) >= 1000000, '2002',
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(cc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(cc:UBPR2170[-P4Q],25001) <= 25000, '0001','0001'))))))

UBPRF968

DESCRIPTION

SIZE CODE CALC HELPER 5QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(cc:UBPR2170[-P5Q],1000000) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P5Q],1000000) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(cc:UBPR2170[-P5Q],900000) >= 1000000, '2002',
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(cc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(cc:UBPR2170[-P5Q],25001) <= 25000, '0001','0001'))))))

UBPRF969

DESCRIPTION

SIZE CODE CALC HELPER 6QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(cc:UBPR2170[-P6Q],1000001) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(cc:UBPR2170[-P6Q],1000001) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(cc:UBPR2170[-P6Q],900000) >= 1000000, '2002',
 IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
 ExistingOf(cc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
 ExistingOf(cc:UBPR2170[-P6Q],25001) <= 25000, '0001','0001'))))))))

UBPRJ239**DESCRIPTION**

Restructured LN&LS 90+ Days P/D

NARRATIVE

Restructured loans and leases past due 90 or more days and still accruing interest.

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',uc:UBPR1659[P0] + uc:UBPRF662[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND
 uc:UBPR9999[P0] < '2008-01-01',uc:UBPR1659[P0],NULL))

UBPRK437**DESCRIPTION**

Time Deposits Above Insurance Limit

NARRATIVE

Time deposits above the insurance limit March 31, 2010 forward equals total time deposits of more than \$250,000 from Schedule RC-E. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more from Schedule RC-E.

FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2604[P0],null))

UBPRK445**DESCRIPTION**

Non Core Liabilities \$250M

NARRATIVE

Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than \$250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than \$100,000 + insured brokered deposits of \$100,000 through \$250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of \$100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than \$100,000 + brokered deposits of \$100,000.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2366[P0] + uc:UBPRk437[P0] + uc:UBPRF858[P0] + uc:UBPR3190[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2366[P0] + uc:UBPRk437[P0] + uc:UBPRF858[P0] + uc:UBPR3190[P0] + uc:UBPRD078[P0],NULL))

UBPRK446

DESCRIPTION

NET NON-CORE LIABILITIES DEFINED USING DEPOSIT INSURANCE LIMITS FOR TIME DEPOSITS

FORMULA

uc:UBPRK445[P0] - uc:UBPRE582[P0]