

# Analysis of Concentrations of Credit--Page 7B

## 1 Real Estate Loans

### 1.1 UBPRES84

#### DESCRIPTION

Total Real Estate Loans, % Tot Capital

#### NARRATIVE

Construction, land development and other land loans, closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans), loans secured by farmland, loans secured by multifamily residential properties, and loans secured by non-farm non-residential properties divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPR1410](#)[P0],uc:[UBPR3792](#)[P0])

## 2 Construction & Development

### 2.1 UBPRD490

#### DESCRIPTION

Construction & Development Loans, % Tot Capital

#### NARRATIVE

Construction, land development and other land loans divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPR1415](#)[P0],uc:[UBPR3792](#)[P0])

## 3 1-4 Family Construction

### 3.1 UBPRES632

#### DESCRIPTION

1-4 Family Construction Loans, % Tot Capital

#### NARRATIVE

Construction loans secured by 1-4 family properties divided by total risk-based capital.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(cc:RCONF158[P0],uc:[UBPR3792](#)[P0]), NULL)

## 4 Other Const & Land Development

### 4.1 UBPRES657

#### DESCRIPTION

Other Const & Land Development Loans, % Tot Capital

NARRATIVE

Construction loans secured by other real estate properties divided by total risk-based capital.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(cc:RCONF159[P0],uc:[UBPR3792](#)[P0]), NULL)

## 5 Secured by Farmland

### 5.1 UBPRES880

DESCRIPTION

Farmland Loans, % Tot Capital

NARRATIVE

Loans secured by farmland divided by total risk-based capital.

FORMULA

PCTOF(cc:RCON1420[P0],uc:[UBPR3792](#)[P0])

## 6 1-4 Family Residential

### 6.1 UBPRES658

DESCRIPTION

1-4 Family Residential Loans, % Tot Capital

NARRATIVE

Closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans) divided by total risk-based capital.

FORMULA

PCTOF(uc:[UBPRD214](#)[P0],uc:[UBPR3792](#)[P0])

## 7 Home Equity Loans

### 7.1 UBPRES663

DESCRIPTION

Home Equity Loans, % Tot Capital

NARRATIVE

Revolving open end loans divided by total risk-based capital.

FORMULA

PCTOF(cc:RCON1797[P0],uc:[UBPR3792](#)[P0])

## 8 1-4 Family 1st Lien Loans

### 8.1 UBPRFB78

DESCRIPTION

RATIO 1-4 FAMILY 1ST LIEN LOANS TO CAPITAL

NARRATIVE

FORMULA

if(uc:[UBPR3792](#)[P0]<>0,PCTOF(cc:RCON5367[P0],uc:[UBPR3792](#)[P0]),null)

## 9 1-4 Family Jr Lien Loans

### 9.1 UBPRFB79

DESCRIPTION

RATIO 1-4 FAMILY JR LIEN LOANS TO CAPITAL

NARRATIVE

FORMULA

if(uc:[UBPR3792](#)[P0]<>0,PCTOF(cc:RCON5368[P0],uc:[UBPR3792](#)[P0]),null)

## 10 Multifamily

### 10.1 UBPRE881

DESCRIPTION

Multifamily Loans, % Tot Capital

NARRATIVE

Loans secured by multifamily residential properties divided by total risk-based capital.

FORMULA

PCTOF(cc:RCON1460[P0],uc:[UBPR3792](#)[P0])

## 11 Non-Farm Non-Residential

### 11.1 UBPRE882

DESCRIPTION

Non-Farm Non-Residential Loans, % Tot Capital

NARRATIVE

Loans secured by non-farm non-residential properties divided by total risk-based capital.

FORMULA

PCTOF(uc:[UBPR1480](#)[P0],uc:[UBPR3792](#)[P0])

## 12 Owner Occupied Non-Farm Non-Residential

### 12.1 UBPRE883

#### DESCRIPTION

Owner Occupied Non-Farm Non-Residential Loans, % Tot Capital

#### NARRATIVE

Loans secured by owner occupied non-farm non-residential properties divided by total risk-based capital.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(cc:RCONF160[P0],uc:[UBPR3792](#)[P0]), NULL)

## 13 Other Non-Farm Non-Residential

### 13.1 UBPRE392

#### DESCRIPTION

Other Non-Farm Non-Residential Loans, % Tot Capital

#### NARRATIVE

Loans secured by other non-farm non-residential mortgages divided by total risk-based capital.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(cc:RCONF161[P0],uc:[UBPR3792](#)[P0]), NULL)

## 14 RE Loans in Foreign Offices

### 14.1 UBPRFB80

#### DESCRIPTION

RATIO RE LOANS IN FO TO CAPITAL

#### NARRATIVE

#### FORMULA

if(uc:[UBPR3792](#)[P0]<>0,PCTOF(uc:[UBPRD198](#)[P0],uc:[UBPR3792](#)[P0]),null)

## 15 Financial Institution Loans

### 15.1 UBPRE885

#### DESCRIPTION

Financial Institution Loans, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 041, loans to commercial banks in the U.S. divided by total risk-based capital. For banks filing Call Report form 031, loans to commercial banks in the U.S., loans to other depository institutions in the U.S., and loans to banks in foreign countries divided by total risk-based capital.

## FORMULA

PCTOF(uc:[UBPRD173](#)[P0],uc:[UBPR3792](#)[P0])

## 16 Agricultural Loans

### 16.1 UBPRES886

## DESCRIPTION

Agricultural Loans, % Tot Capital

## NARRATIVE

For banks filing Call Report form 031, loans to finance agricultural production in domestic and foreign offices divided by total risk-based capital. For banks filing Call Report form 041, loans to finance agricultural production divided by total risk-based capital.

## FORMULA

PCTOF(uc:[UBPRD666](#)[P0],uc:[UBPR3792](#)[P0])

## 17 Commercial & Industrial Loans

### 17.1 UBPRES887

## DESCRIPTION

Commercial & Industrial Loans, % Tot Capital

## NARRATIVE

For banks filing Call Report form 031, commercial and industrial Loans in domestic and foreign offices divided by total risk-based capital. For banks filing Call Report form 041, commercial and industrial loans divided by total risk-based capital.

## FORMULA

PCTOF(uc:[UBPRD126](#)[P0],uc:[UBPR3792](#)[P0])

## 18 Loans to Individuals

### 18.1 UBPRES888

## DESCRIPTION

Loans to Individuals, % Tot Capital

## NARRATIVE

For banks filing Call Report form 031, the sum of credit card plans in domestic offices, other revolving credit plans in domestic offices, and other consumer loans in domestic offices divided by total risk-based capital. For banks filing Call Report form 041, the sum of credit card plans, other revolving credit plans, and other consumer loans divided by total risk-based capital.

## FORMULA

PCTOF(uc:[UBPRD665](#)[P0],uc:[UBPR3792](#)[P0])

## 19 Credit Card Loans

### 19.1 UBPRE889

#### DESCRIPTION

Credit Card Loans, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 031, credit card plans in domestic offices (RCON B538) divided by total risk-based capital. For banks filing Call Report form 041, credit card plans divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPRB538](#)[P0],uc:[UBPR3792](#)[P0])

## 20 Auto Loans

### 20.1 UBPRFB81

#### DESCRIPTION

RATIO AUTO LOANS TO CAPITAL

#### NARRATIVE

#### FORMULA

IF(uc:[UBPR3792](#)[P0] <> 0,PCTOF(uc:[UBPRK137](#)[P0],uc:[UBPR3792](#)[P0]),NULL)

## 21 Municipal Loans

### 21.1 UBPRE890

#### DESCRIPTION

Municipal Loans, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 031, obligations of states and political subdivisions in the U.S. in domestic and foreign offices divided by total risk-based capital. For banks filing Call Report form 041, obligations of states and political subdivisions in the U.S divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPRD156](#)[P0],uc:[UBPR3792](#)[P0])

## 22 Non-Depository and Other

### 22.1 UBPRE892

#### DESCRIPTION

All Other Loans, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 031, the sum of loans to foreign governments in domestic and foreign offices, loans for purchasing and carrying securities in domestic offices, and all other loans divided by total risk-based capital. For banks filing Call Report form 041, the sum of loans to foreign governments in domestic offices and all other loans divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPRD298](#)[P0],uc:[UBPR3792](#)[P0])

## 23 Loans to Foreign Governments

### 23.1 UBPRE894

#### DESCRIPTION

Loans to Foreign Governments, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 031, loans to foreign governments in domestic offices divided by total risk-based capital. For banks filing Call Report form 041, loans to foreign governments divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPR2081](#)[P0],uc:[UBPR3792](#)[P0])

## 24 Lease Financing Receivables

### 24.1 UBPRE893

#### DESCRIPTION

Lease Financing Receivables, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 031, lease financing receivables in domestic and foreign offices divided by total risk-based capital. For banks filing Call Report form 041, lease financing receivables divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPRD152](#)[P0],uc:[UBPR3792](#)[P0])

## 25 Leases to Individuals

### 25.1 UBPRFB82

#### DESCRIPTION

RATIO LEASES TO INDIVIDUALS TO CAPITAL

#### NARRATIVE

#### FORMULA

IF(uc:[UBPR3792](#)[P0] <> 0,PCTOF(uc:[UBPRF162](#)[P0],uc:[UBPR3792](#)[P0]),NULL)

## 26 All Other Leases

## 26.1 UBPRFB83

### DESCRIPTION

RATIO ALL OTHER LEASES TO CAPITAL

### NARRATIVE

### FORMULA

IF(uc:[UBPR3792](#)[P0] <> 0,PCTOF(uc:[UBPRF163](#)[P0],uc:[UBPR3792](#)[P0]),NULL)

## 27 Loans to Finance Commercial Real Estate

### 27.1 UBPRES95

#### DESCRIPTION

Loans to Finance Commercial Real Estate, % Tot Capital

#### NARRATIVE

Loans to finance commercial real estate, construction and development not secured by real estate divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPR2746](#)[P0],uc:[UBPR3792](#)[P0])

## 28 Foreign Office Loans & Leases

### 28.1 UBPRES91

#### DESCRIPTION

Foreign Office Loans & Leases, % Tot Capital

#### NARRATIVE

For banks filing Call Report form 031, total loans and leases consolidated bank less total loans and leases domestic offices divided by total risk-based capital.

#### FORMULA

PCTOF(uc:[UBPRD233](#)[P0],uc:[UBPR3792](#)[P0])

## 29 Non-owner OCC Commercial Real Estate

### 29.1 UBPRD647

#### DESCRIPTION

Non-owner OCC Commercial Real Estate, % Tot Capital

#### NARRATIVE

The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by total risk-based capital.

#### FORMULA



IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD645[P0],uc:UBPR3792[P0]), NULL)

## 30 Total Commercial Real Estate

### 30.1 UBPRD649

#### DESCRIPTION

Total Commercial Real Estate, % Tot Capital

#### NARRATIVE

The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by total risk-based capital.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',PCTOF(uc:UBPRD651[P0],uc:UBPR3792[P0]), NULL)

## 31 Construction & Development

### 31.1 UBPRD646

#### DESCRIPTION

Construction & Development Loans, % Tot LN&LS

#### NARRATIVE

Construction and land development loans divided by total risk-based capital.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',PCTOF(uc:UBPR1415[P0],uc:UBPRD245[P0]), NULL)

## 32 Non-owner OCC Commercial Real Estate

### 32.1 UBPRD648

#### DESCRIPTION

Non-owner OCC Commercial Real Estate, % Tot LN&LS

#### NARRATIVE

The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by total loans.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD645[P0],uc:UBPRD245[P0]), NULL)

## 33 Total Commercial Real Estate

### 33.1 UBPRD650

#### DESCRIPTION

## Total Commercial Real Estate, % Tot LN&amp;LS

## NARRATIVE

The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by total loans.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',PCTOF(uc:[UBPRD651](#)[P0],uc:[UBPRD245](#)[P0]), NULL)

## Referenced Concepts

### UBPR1410

#### DESCRIPTION

Real Estate Loans

#### NARRATIVE

Total loans secured by real estate.

#### FORMULA

uc:UBPRd188[P0]

### UBPR1415

#### DESCRIPTION

CONSTRUCTION AND LAND DEVELOPMENT LOANS

#### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:UBPR9999[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

### UBPR1480

#### DESCRIPTION

Real Estate Loans Secured by Nonfarm Nonresidential Properties

#### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:UBPR9999[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

### UBPR1563

#### DESCRIPTION

Other Loans

#### FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 31,cc:RCFD1563[P0],IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 41,cc:RCONJ454[P0] + cc:RCONJ464[P0],IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2010-01-01',cc:RCFD1563[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2010-01-01',cc:RCON1563[P0], NULL))))

### UBPR1590

#### DESCRIPTION

Agricultural Loans

#### NARRATIVE

Total domestic-office loans to finance agricultural production and other loans to farmers.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1590[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1590[P0], NULL))

### **UBPR1763**

#### DESCRIPTION

Commercial and Industrial Loans to U.S. Addressees

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1763[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1763[P0], NULL))

### **UBPR1764**

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1764[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1764[P0], NULL))

### **UBPR1766**

#### DESCRIPTION

Commercial and Industrial Loans

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1766[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1766[P0], NULL))

### **UBPR2011**

#### DESCRIPTION

Other Loans

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0],  
IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0],  
IF(uc:[UBPR9999](#)[P0] < '2011-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCFD2011[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01'  
and uc:[UBPRC752](#)[P0] = 41, cc:RCON2011[P0], NULL))))

### **UBPR2081**

#### DESCRIPTION

Loans to Foreign Governments and Official Institutions

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2081[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2081[P0], NULL))

### **UBPR2107**

#### DESCRIPTION

Obligations (Other Than Securities and Leases) of States and Political Subdivisions in the U.S.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2107[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2107[P0], NULL))

## UBPR2122

### DESCRIPTION

Total Loans and Leases, Net of Unearned Income

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2122[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2122[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))

## UBPR2165

### DESCRIPTION

Lease Financing Receivables (Net of Unearned Income)

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2165[P0], IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > '2007-01-01',cc:RCFDF162[P0] + cc:RCFDF163[P0], IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2007-01-01', cc:RCFD2182[P0] + cc:RCFD2183[P0], NULL)))

## UBPR2170

### DESCRIPTION

Total Assets

### NARRATIVE

Total Assets from Call Report Schedule RC.

### FORMULA

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

## UBPR2746

### DESCRIPTION

Loans to Finance Commercial Real Estate, Construction, and Land Development Activities Included in Items 1766, 1563 for (FR Y-9C), in Items 1766, 1563 for (Call Report form 031), in Items 1766, 1564 for (Call Report forms 032 AND 033), and in Items 1766, 2080 for (Call Report form 034)

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2746[P0], NULL))

## UBPR3792

**DESCRIPTION**

Total Risk-Based Capital

**NARRATIVE**

Total risk-based capital from Call Report Schedule RC-R.

**FORMULA**

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA3792[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA3792[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA3792[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA3792[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD3792[P0], if(uc:UBPRC752[P0] = 41,cc:RCON3792[P0],NULL))))))

**UBPR5369****DESCRIPTION**

Loans Held For Sale

**NARRATIVE**

Loans and leases held for sale from Call Report Schedule RC.

**FORMULA**

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

**UBPR9999****DESCRIPTION**

Reporting Date (CC,YR,MO,DA)

**FORMULA**

Context.Period.EndDate

**UBPRB528****DESCRIPTION**

Loans Not Held For Sale

**NARRATIVE**

Loans and leases not held for sale as reported on Call Report Schedule RC is available from March 31, 2001 forward.

**FORMULA**

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

**UBPRB532****DESCRIPTION**

Loans to U.S. Branches and Agencies of Foreign Banks

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB532[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB532[P0], NULL))

**UBPRB533**

## DESCRIPTION

Loans to Other Commercial Banks in the U.S.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB533[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB533[P0], NULL))

**UBPRB534**

## DESCRIPTION

Loans to Other Depository Institutions in the U.S.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB534[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB534[P0], NULL))

**UBPRB536**

## DESCRIPTION

Loans to Foreign Branches of Other U.S. Banks

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB536[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB536[P0], NULL))

**UBPRB537**

## DESCRIPTION

Loans to Other Banks in Foreign Countries

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB537[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB537[P0], NULL))

**UBPRB538**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (I.E., Consumer Loans)(Includes Purchased Paper): Credit Cards

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB538[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB538[P0], NULL))

**UBPRB539**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (i.e., Consumer Loans)(Includes Purchased Paper): Other Revolving Credit Plans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB539[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB539[P0], NULL))

**UBPRC752**

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

**UBPRD125**

DESCRIPTION

Loans for Commercial and Industrial Purposes

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1766[P0],IF(uc:UBPR9999[P0] > '2001-01-01'  
AND uc:UBPRC752[P0] = 31,uc:UBPR1763[P0] + uc:UBPR1764[P0],NULL))

**UBPRD126**

DESCRIPTION

Domestic and Foreign Commercial and Industrial Loans From Call Report Schedule RC-C

FORMULA

uc:UBPRD125[P0]

**UBPRD152**

DESCRIPTION

Domestic and Foreign Office Lease Financing Receivables From Call Report Schedule RC-C

FORMULA

uc:UBPR2165[P0]

**UBPRD156**

DESCRIPTION

Institution Municipal Loans Foreign and Domestic Amount

FORMULA

uc:UBPR2107[P0]

**UBPRD173**

DESCRIPTION

Institution Depository Loans to Institutions Held in Domestic and Foreign Offices.

FORMULA

existingof(uc:UBPRD461[P0],0)

**UBPRD188**

DESCRIPTION



## Total Loans Secured by Real Estate

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + cc:RCON5368[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCON1480[P0] + cc:RCON5368[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0],IF((ExistingOf(cc:RCFD1410[P0],0)) AND uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0],IF(uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,ExistingOf(cc:RCFDF158[P0],0) + ExistingOf(cc:RCFDF159[P0],0) + ExistingOf(cc:RCFD1420[P0],0) + ExistingOf(cc:RCFD1797[P0],0) + ExistingOf(cc:RCFD5367[P0],0) + ExistingOf(cc:RCFD5368[P0],0) + ExistingOf(cc:RCFD1460[P0],0) + ExistingOf(cc:RCFDF160[P0],0) + ExistingOf(cc:RCFDF161[P0],0),NULL))))))

**UBPRD198**

## DESCRIPTION

Real Estate Loans in Foreign Offices for Call Report form 031 Filers

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]),IF((uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31),uc:UBPRD188[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]),IF(uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0] - (cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCON1480[P0]), NULL))))

**UBPRD214**

## DESCRIPTION

Real Estate Loans Secured by 1-4 Family Residential Properties

## FORMULA

cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0]

**UBPRD233**

## DESCRIPTION

Institution Total Foreign Office Loans Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRE118[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND uc:UBPR2170[P0] > 0,0,NULL))

**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

uc:[UBPRB528](#)[P0] + uc:[UBPR5369](#)[P0]

## UBPRD298

### DESCRIPTION

Other Domestic and Foreign Office Loans

### FORMULA

uc:[UBPR1563](#)[P0]

## UBPRD461

### DESCRIPTION

LOANS TO DEPOSITORY INSTITUTIONS

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,ExistingOf(cc:[RCON1288](#)[P0],0),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRB532](#)[P0] + uc:[UBPRB533](#)[P0] + uc:[UBPRB534](#)[P0] + uc:[UBPRB536](#)[P0] + uc:[UBPRB537](#)[P0],NULL))

## UBPRD645

### DESCRIPTION

Construction and Land Development plus Multi-Family Property plus Non-Owner Occupied Non-Farm plus Loans to Finance Commercial Real Estate

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',uc:[UBPR1415](#)[P0] + cc:[RCON1460](#)[P0] + cc:[RCONF161](#)[P0] + uc:[UBPR2746](#)[P0],NULL)

## UBPRD651

### DESCRIPTION

Construction and Land Development plus Multi-Family Property plus Non-Farm Non-Residential plus Loans to Finance Commercial Real Estate

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',uc:[UBPR1415](#)[P0] + cc:[RCON1460](#)[P0] + uc:[UBPR1480](#)[P0] + uc:[UBPR2746](#)[P0],NULL)

## UBPRD665

### DESCRIPTION

Individual Loans

### NARRATIVE

Domestic-office loans to individuals for household, family and other personal expenditures.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2000-01-01',uc:[UBPR2011](#)[P0] + uc:[UBPRB539](#)[P0] + uc:[UBPRB538](#)[P0],NULL)

**UBPRD666**

## DESCRIPTION

Loans to Finance AG Production

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' , uc:UBPR1590[P0],NULL)

**UBPRE118**

## DESCRIPTION

Loans and Leases in Foreign Offices

## NARRATIVE

All loans and leases in foreign offices. NA appears for banks without foreign offices.

## FORMULA

IF(uc:UBPRC752[P0] = 31,(uc:UBPR2122[P0] + uc:UBPR2123[P0]) - (cc:RCON2122[P0] + cc:RCON2123[P0]), NULL)

**UBPRF162**

## DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures (i.e. Consumer Leases)

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF162[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF162[P0], NULL))

**UBPRF163**

## DESCRIPTION

All Other Lease Financing Receivables

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF163[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF163[P0], NULL))

**UBPRK137**

## DESCRIPTION

Auto Loans

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDK137[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONK137[P0], NULL))