

# Analysis of Credit Allowance and Loan Mix--Page 7

## 1 Loss Provision to Average Assets

### 1.1 UBPRES006

#### 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])

## 2 Recoveries to Prior Credit Loss

### 2.1 UBPRES388

#### DESCRIPTION

Recoveries to Prior Credit Loss on loans and leases

#### NARRATIVE

Gross credit recoveries on loans and leases in the current year divided by gross credit losses of the preceding year.

#### FORMULA

PCTOFANN(cc:RIAD4605[P0],ABS(uc:[UBPRD237](#)[P0]))

## 3 Net Loss to Average Total LN&LS

### 3.1 UBPRES019

#### 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])

## 4 Gross Loss to Average Total LN&LS

### 4.1 UBPRES390

#### DESCRIPTION

Gross Loss to Average Total LN&LS

**NARRATIVE**

Gross loan and lease losses divided by average total loans and leases.

**FORMULA**

PCTOFANN(uc:[UBPR4635](#)[P0],uc:[UBPRE386](#)[P0])

**5 Recoveries to Average Total LN&LS****5.1 UBPRE391****DESCRIPTION**

Recoveries to Average Total LN&LS

**NARRATIVE**

Gross loan and lease recoveries divided by average total loans and leases.

**FORMULA**

PCTOFANN(cc:RIAD4605[P0],uc:[UBPRE386](#)[P0])

**6 LN&LS Allowance to LN&LS Not HFS****6.1 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])

**7 LN&LS Allowance to Total LN&LS****7.1 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-financing receivables.

**FORMULA**

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

**8 LN&LS Allowance to Net Losses (X)**

## 8.1 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 in this caption.

### FORMULA

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

## 9 LN&LS Allowance to Nonaccrual LN&LS (X)

### 9.1 UBPRE395

#### DESCRIPTION

LN&LS Allowance to Nonaccrual LN&LS (X)

#### NARRATIVE

The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

#### FORMULA

PCT(uc:[UBPR3123](#)[P0],uc:[UBPRD669](#)[P0])

## 10 Earnings Coverage of Net Losses (X)

### 10.1 UBPRE020

#### 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)

## 11 Real Estate Loans

### 11.1 UBPRE397

#### DESCRIPTION

Real Estate Loans Net Losses (%)

#### NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for real estate loans divided by average real estate loans from Call Report Schedule RC-K.

FORMULA

PCTOFANN(uc:[UBPRD200](#)[P0],uc:[UBPRD193](#)[P0])

## 12 Construction & Land Development

### 12.1 UBPRE399

DESCRIPTION

Construction & Land Development Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for construction & land development loans divided by average construction and land development loans from Call Report Schedule RC-C.

FORMULA

PCTOFANN(uc:[UBPRD150](#)[P0],uc:[UBPRD185](#)[P0])

## 13 1-4 Family Construction

### 13.1 UBPRE543

DESCRIPTION

1-4 Family Construction Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for 1-4 family construction loans divided by average construction loans secured by 1-4 family properties from Call Schedule RC-C.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOFANN(uc:[UBPRD556](#)[P0],uc:[UBPRD555](#)[P0]), NULL)

## 14 Other Construction & Land

### 14.1 UBPRE586

DESCRIPTION

Other Construction & Land Net Losses (%)

NARRATIVE

The year to date net loss (change offs less recoveries from Schedule RI-B) for other construction and land loans divided by average construction loans secured by other real estate properties from Schedule RC-C.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOFANN(uc:[UBPRD552](#)[P0],uc:[UBPRD553](#)[P0]), NULL)

## 15 Secured by Farmland

### 15.1 UBPRE400

#### DESCRIPTION

Secured by Farmland Net Losses (%)

#### NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for real estate loans secured by farmland divided by average real estate loans secured by farmland from Call Report Schedule RC-C.

#### FORMULA

PCTOFANN(uc:[UBPRD160](#)[P0],uc:[UBPRD197](#)[P0])

## 16 1-4 Family Residential Loans

### 16.1 UBPRE401

#### DESCRIPTION

Single Mortgage Net Losses (%)

#### NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for single loans divided by average 1-4 family residential mortgages from Call Report Schedule RC-C.

#### FORMULA

PCTOFANN(uc:[UBPRD229](#)[P0],uc:[UBPRD195](#)[P0])

## 17 Home Equity Loans

### 17.1 UBPRE402

#### DESCRIPTION

Home Equity Net Losses (%)

#### NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for home equity loans divided by average home equity loans on 1-4 family residential mortgages from Call Report Schedule RC-C.

#### FORMULA

PCTOFANN(uc:[UBPRD219](#)[P0],uc:[UBPRD190](#)[P0])

## 18 1-4 Family 1st Lien Loans

### 18.1 UBPRFB60

#### DESCRIPTION

NET LOSS % 1-4 FAMILY 1ST LIEN LOANS

NARRATIVE

FORMULA

IF(uc:UBPRFB56[P0]<>0,PCTOFANN(uc:UBPRFB58[P0],uc:UBPRFB56[P0]),NULL)

## 19 1-4 Family Jr Lien Loans

### 19.1 UBPRFB61

DESCRIPTION

NET LOSS % 1-4 FAM JR LIEN LN

NARRATIVE

FORMULA

IF(uc:UBPRFB57[P0] <> 0,PCTOFANN(uc:UBPRFB59[P0],uc:UBPRFB57[P0]),NULL)

## 20 Multifamily Loans

### 20.1 UBPRE404

DESCRIPTION

Multifamily Loans Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for multifamily loans divided by the average of five or more family residential mortgages from Call Report Schedule RC-C.

FORMULA

PCTOFANN(uc:UBPRD222[P0],uc:UBPRD201[P0])

## 21 Non-Farm Non-Residential Mtg

### 21.1 UBPRE405

DESCRIPTION

Non-Farm Non-Residential Mtg Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for non-farm non-residential mortgages divided by the average of nonfarm nonresidential mortgages from Call ReportSchedule RC-C.

FORMULA

PCTOFANN(uc:UBPRD224[P0],uc:UBPRD204[P0])

## 22 Owner Occupied Nonfarm Nonresidential

### 22.1 UBPRE587

**DESCRIPTION**

Owner Occupied Nonfarm Nonresidential Net Losses (%)

**NARRATIVE**

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for owner occupied nonfarm nonresidential mortgages divided by average loans secured by owner occupied nonfarm nonresidential properties from Call Report Schedule RC-C.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOFANN(uc:[UBPRD561](#)[P0],uc:[UBPRD560](#)[P0]), NULL)

## 23 Other Nonfarm Nonresidential

### 23.1 UBPRE594

**DESCRIPTION**

Other Nonfarm Nonresidential Net Losses (%)

**NARRATIVE**

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for other nonfarm nonresidential loans divided by average loans secured by other nonfarm nonresidential mortgages from Call Report Schedule RC-C.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOFANN(uc:[UBPRD559](#)[P0],uc:[UBPRD558](#)[P0]), NULL)

## 24 RE Loans in Foreign Offices

### 24.1 UBPRE406

**DESCRIPTION**

RE Loans in Foreign Offices Net Losses (%)

**NARRATIVE**

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for RE loans in foreign offices divided by average real estate loans in foreign offices from Call Report Schedule RC-C.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRD198](#)[P0] > 0,PCTOFANN(uc:[UBPRD199](#)[P0],uc:[UBPRD198](#)[P0]), NULL)

## 25 Agricultural Loans

### 25.1 UBPRE407

**DESCRIPTION**

Agricultural Loans Net Losses (%)

**NARRATIVE**

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for agricultural loans divided by average agricultural loans from Call Report Schedule RC-K.

FORMULA

PCTOFANN(uc:[UBPRD121](#)[P0],uc:[UBPRD124](#)[P0])

## 26 Commercial and Industrial Loans

### 26.1 UBPRES408

DESCRIPTION

Commercial and Industrial Loans Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for commercial and industrial loans divided by average commercial and industrial loans from Call Report Schedule RC-K.

FORMULA

PCTOFANN(uc:[UBPRD131](#)[P0],uc:[UBPRD130](#)[P0])

## 27 Loans to Individuals

### 27.1 UBPRES410

DESCRIPTION

Loans to Individuals Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for loans to individuals divided by average loans to individuals from Call Report Schedule RC-K.

FORMULA

PCTOFANN(uc:[UBPRD179](#)[P0],uc:[UBPRD171](#)[P0])

## 28 Credit Card Plans

### 28.1 UBPRES411

DESCRIPTION

Credit Card Plans Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for credit card plans divided by average average credit card loans from Call Report Schedule RC-K.

FORMULA

PCTOFANN(uc:[UBPRD147](#)[P0],uc:[UBPRD145](#)[P0])



## 29 Auto Loans

### 29.1 UBPRFB64

DESCRIPTION

NET LOSS % AUTO LOANS

NARRATIVE

FORMULA

IF(uc:[UBPRFB62](#)[P0] <> 0,PCTOFANN(uc:[UBPRFB63](#)[P0],uc:[UBPRFB62](#)[P0]),NULL)

## 30 Non-Depository, Other & Muni Loans

### 30.1 UBPRE412

DESCRIPTION

All Other Loans & Leases Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for Non-Depository, Other & Muni loans divided by the average of these loans from schedule RC-C.

FORMULA

PCTOFANN(uc:[UBPRD247](#)[P0],uc:[UBPRD255](#)[P0])

## 31 Financial Institution Loans

### 31.1 UBPRFB66

DESCRIPTION

NET LOSS % FINANCIAL INSTITUTION LOANS

NARRATIVE

FORMULA

if(uc:[UBPRD174](#)[P0]<>0,PCTOFANN(uc:[UBPRFB65](#)[P0],uc:UBPRd174[P0]),null)

## 32 Loans to Foreign Governments

### 32.1 UBPRE413

DESCRIPTION

Loans to Foreign Governments Net Losses (%)

NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for loans to foreign governments divided by average loans to foreign governments from Call Report Schedule RC-C for FFIEC 031 filers.

FORMULA

PCTOFANN(uc:[UBPRD162](#)[P0],uc:[UBPRD161](#)[P0])

## 33 Lease Financing

### 33.1 UBPRE409

#### DESCRIPTION

Lease Financing Net Losses (%)

#### NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for lease financing divided by average lease financing from Call Report Schedule RC-K.

#### FORMULA

PCTOFANN(uc:[UBPRD273](#)[P0],uc:[UBPRD272](#)[P0])

## 34 Leases to Individuals

### 34.1 UBPRFB69

#### DESCRIPTION

NET LOSS % LEASES TO INDIVIDUALS

#### NARRATIVE

#### FORMULA

IF(ExistsNonNil(cc:RIADF187[P0]),IF(uc:[UBPRFB67](#)[P0] <> 0,  
PCTOFANN(cc:RIADF185[P0]-cc:RIADF187[P0],uc:[UBPRFB67](#)[P0]),NULL),null)

## 35 All Other Leases

### 35.1 UBPRFB70

#### DESCRIPTION

NET LOSS % ALL OTHER LEASES

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRFB68](#)[P0] = 0, NULL,IF(uc:[UBPRC752](#)[P0] = 31,cc:RIADC880[P0]-cc:RIADF188[P0],IF(uc:[UBPRC752](#)[P0] = 41 and ExistsNonNil(cc:RIADF187[P0]),cc:RIAD4266[P0]-cc:RIAD4267[P0]-cc:RIADF185[P0] + cc:RIADF187[P0],null)))\*PCTOFANN(1,uc:[UBPRFB68](#)[P0])

## 36 Loans to Finance Comml Real Estate

### 36.1 UBPRE398

#### DESCRIPTION

Loans to Finance Comml Real Estate Net Losses (%)

**NARRATIVE**

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for loans to finance comml real estate divided by average loans to finance commercial real estate from Call Report Schedule RC-C.

**FORMULA**

PCTOFANN(uc:[UBPRD165](#)[P0],uc:[UBPRD167](#)[P0])

**37 Beginning Balance****37.1 RIADB522****DESCRIPTION****NARRATIVE****FORMULA****38 Gross Credit Losses****38.1 UBPR4635****DESCRIPTION**

Gross Loan Losses

**NARRATIVE**

Gross amount of loan and lease losses year-to-date. Note that gross loan 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 Call Report 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)))

**39 Memo: Loans HFS Write-down****39.1 UBPRD582****DESCRIPTION**

Memo: Loans HFS Write-down

**NARRATIVE**

Writedown arising from transfer of loans to a held for sale status as reported on Call Report 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))))

## 40 Recoveries

### 40.1 RIAD4605

DESCRIPTION

NARRATIVE

FORMULA

## 41 Net Credit Losses

### 41.1 UBPR1795

DESCRIPTION

Net credit losses on loans and leases

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)))

## 42 Provision: Loan & Lease Losses

### 42.1 RIAD4230

DESCRIPTION

NARRATIVE

FORMULA

## 43 Other Adjustments

### 43.1 UBPRC233

DESCRIPTION

Other Adjustments

NARRATIVE

Amount of other increases (decreases) in the reserve, including changes incident to mergers and absorption.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIADC233[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',cc:RIAD4815[P0] + uc:[UBPRD582](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4815[P0],NULL)))

## 44 LN&LS Allowance

### 44.1 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))

## 45 Average Total Loans & Leases

### 45.1 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 Call Report Schedule RC-K.

#### FORMULA

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

## Referenced Concepts

### UBPR1228

#### DESCRIPTION

Lease Financing Receivables - Nonaccrual

#### FORMULA

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

### 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))))

### 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))

### **UBPR1608**

DESCRIPTION

Commercial and Industrial Loans - Nonaccrual

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1608[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1608[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 on loans and leases

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)))

### **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))

**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))

**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))

**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))

**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))

**UBPR3465**

## DESCRIPTION



## Quarterly Average of Loans Secured by 1-4 Family Residential Properties

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2008-03-31',cc:RCON3465[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2008-03-31',cc:RCON3465[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))

## 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))

## 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))

## 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))

## UBPR4635

### DESCRIPTION

## Gross Loan Losses

## NARRATIVE

Gross amount of loan and lease losses year-to-date. Note that gross loan 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 Call Report 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)))

**UBPR4665**

## DESCRIPTION

Recoveries on Loans to Finance Agricultural Production and Other Loans to Farmers

## FORMULA

cc:RIAD4665[P0]

**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))

**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))

**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))

**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))

**UBPR5461**

DESCRIPTION

All Other Loans - Nonaccrual

FORMULA

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

**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

**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))

**UBPRB561**

## DESCRIPTION

Loans to Individuals For Household, Family, and Other Personal Expenditures: Credit Cards

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB561[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB561[P0], NULL))

**UBPRB562**

**DESCRIPTION**

Loans to Individuals For Household, Family, and Other Personal Expenditures: Other

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB562[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB562[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))

**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))))

**UBPRC229****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens-Nonaccrual

**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-Nonaccrual

**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))

**UBPRC752****DESCRIPTION**

REPORTING FORM NUMBER

**FORMULA****UBPRD120**

## DESCRIPTION

Four-Period Average Agricultural Loans

## FORMULA

CAVG04X(#cc:RCON3386)

**UBPRD121**

## DESCRIPTION

Institution Agriculture Loan Loss Amount

## FORMULA

cc:RIAD4655[P0] - uc:[UBPR4665](#)[P0]

**UBPRD124**

## DESCRIPTION

Average Agricultural Loans

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRD120](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRD120](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD120](#)[P0],NULL)))

**UBPRD128**

## DESCRIPTION

Four-Period Average Commercial and Industrial Loans

## FORMULA

CAVG04X(#cc:RCON3387)

**UBPRD130**

## DESCRIPTION

Four-Period Average Commercial and Industrial Loans

## FORMULA

uc:[UBPRD128](#)[P0]

**UBPRD131**

## DESCRIPTION

Institution Total Net Charged Off Commercial and Industrial Loans to Allowance Loan and Lease Losses Include Other Loans in Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,(cc:RIAD4645[P0] + cc:RIAD4646[P0]) - (cc:RIAD4617[P0] + cc:RIAD4618[P0]),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RIAD4638[P0] - cc:RIAD4608[P0],NULL))

**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] + Existingof(cc:RCFN3360[P0],0),NULL))

**UBPRD143**

## DESCRIPTION

Average Domestic Credit Card Loans

## FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB561[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRB561[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB561[P0],NULL)))

**UBPRD144**

## DESCRIPTION

Four Period Average of Quarterly Domestic Credit Card Loans

## FORMULA

CAVG04X(#uc:UBPRD143)

**UBPRD145**

## DESCRIPTION

Calendar Year Average of Domestic Consumer Loans

## FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRD144[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRD144[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD144[P0],NULL)))

**UBPRD147**

## DESCRIPTION

Institution Credit Card Loan Net Charge Offs Amount

## FORMULA

cc:RIADB514[P0] - cc:RIADB515[P0]

**UBPRD150**

## DESCRIPTION

Net Charged Off Construction, Land Development and Other Land Loans

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',(cc:RIADC891[P0] + cc:RIADC893[P0]) - (cc:RIADC892[P0] + cc:RIADC894[P0]),IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RIAD3582[P0] - cc:RIAD3583[P0], NULL))

**UBPRD151**

## DESCRIPTION

Institution Loans Calendar Year Average Amount

## FORMULA

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

**UBPRD160**

## DESCRIPTION

Net Charged Off Loans Secured by Farmland

## FORMULA

cc:RIAD3584[P0] - cc:RIAD3585[P0]

**UBPRD161**

## DESCRIPTION

Five Period Average Loans to Foreign Governments And Official Institutions

## FORMULA

CAVG05X(#uc:[UBPR2081](#))

**UBPRD162**

## DESCRIPTION

Institution Net Charged Off Loans to Foreign Governments and Official Institutions to Allowance Loan and Lease Losses

## FORMULA

cc:RIAD4643[P0] - cc:RIAD4627[P0]

**UBPRD165**

## DESCRIPTION

Net Charges Off Commercial Real Estate and Land Development Loans

## FORMULA

cc:RIAD5409[P0] - cc:RIAD5410[P0]

**UBPRD167**

## DESCRIPTION

Five-Period Average of Loans to Finance Commercial Real Estate

## FORMULA



CAVG05X(#uc:[UBPR2746](#))

## UBPRD171

### DESCRIPTION

Four-Period Average on Quarterly Domestic Loans to Individuals

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRD177](#)[P0] + uc:[UBPRD144](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRD177](#)[P0] + uc:[UBPRD144](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD177](#)[P0] + uc:[UBPRD144](#)[P0],NULL)))

## UBPRD173

### DESCRIPTION

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

### FORMULA

existingof(uc:[UBPRD461](#)[P0],0)

## UBPRD174

### DESCRIPTION

Five-Period Average Domestic and Foreign Office Depository Institution Loans

### FORMULA

CAVG05X(#uc:[UBPRD173](#))

## UBPRD176

### DESCRIPTION

Average on Domestic Loans to Individuals

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRB562](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),uc:[UBPRB562](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRB562](#)[P0],NULL)))

## UBPRD177

### DESCRIPTION

Four Period Average Domestic Loans to Individuals

### FORMULA

CAVG04X(#uc:[UBPRD176](#))

## UBPRD179

**DESCRIPTION**

Institution Consumer Loan Net Charge Offs Amount

**FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01', (cc:RIADB514[P0] + cc:RIADK129[P0] + cc:RIADK205[P0]) - (cc:RIADB515[P0] + cc:RIADK133[P0] + cc:RIADK206[P0]), IF(uc:UBPR9999[P0] < '2011-01-01', (cc:RIADB514[P0] + cc:RIADB516[P0]) - (cc:RIADB515[P0] + cc:RIADB517[P0]),NULL))

**UBPRD185****DESCRIPTION**

Five-Period Average of Construction and Land Development Loans

**FORMULA**

CAVG05X(#uc:UBPR1415)

**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:RCFDF1420[P0],0) + ExistingOf(cc:RCFDF1797[P0],0) + ExistingOf(cc:RCFDF5367[P0],0) + ExistingOf(cc:RCFDF5368[P0],0) + ExistingOf(cc:RCFDF1460[P0],0) + ExistingOf(cc:RCFDF160[P0],0) + ExistingOf(cc:RCFDF161[P0],0),NULL))))))

**UBPRD189****DESCRIPTION**

Five-Period Average of Real Estate Loans Secured by Junior Liens

**FORMULA**

CAVG05X(#cc:RCON5368)

**UBPRD190****DESCRIPTION**

Five-Period Average of 1-4 Family Revolving Lines

**FORMULA**

CAVG05X(#cc:RCON1797)

**UBPRD193**

**DESCRIPTION**

Four-Period Average of Quarterly Loans Secured by Real Estate

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRD212[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND  
IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRD212[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND  
uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD212[P0],NULL)))

**UBPRD195****DESCRIPTION**

Five-Period Average of Single Family Real Estate Loans

**FORMULA**

uc:UBPRD190[P0] + uc:UBPRD220[P0] + uc:UBPRD189[P0]

**UBPRD197****DESCRIPTION**

Five-Period Average of Loans Secured by Farmland

**FORMULA**

CAVG05X(#cc:RCON1420)

**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)))

**UBPRD199****DESCRIPTION**

Net Charged Off Loans Secured by Real Estate Loans in Foreign Offices

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RIADB512[P0] - cc:RIADB513[P0], NULL)

**UBPRD200****DESCRIPTION**

## Institution Total Net Charged Off Loans Secured by Real Estate to Allowance for Loan and Lease Losses Amount

## FORMULA

```
IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,(cc:RIADC891[P0] + cc:RIADC893[P0] +
cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0] + cc:RIADC895[P0]
+ cc:RIADC897[P0]) - (cc:RIADC892[P0] + cc:RIADC894[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0]
+ cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIADC896[P0] + cc:RIADC898[P0]),IF(uc:UBPR9999[P0] > '2008-01-01'
AND uc:UBPRC752[P0] = 31,(cc:RIADC891[P0] + cc:RIADC893[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] +
cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0] + cc:RIADC895[P0] + cc:RIADC897[P0] +
Existingof(cc:RIADB512[P0],0)) - (cc:RIADC892[P0] + cc:RIADC894[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] +
cc:RIADC217[P0] + cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIADC896[P0] + cc:RIADC898[P0] +
Existingof(cc:RIADB513[P0],0)),IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND
uc:UBPRC752[P0] = 41,(cc:RIAD3582[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0]
+ cc:RIAD3588[P0] + cc:RIAD3590[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0]
+ cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0]),IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPRC752[P0]
= 31,(cc:RIAD3582[P0] + cc:RIAD3584[P0] + cc:RIAD5411[P0] + cc:RIADC234[P0] + cc:RIADC235[P0] + cc:RIAD3588[P0]
+ cc:RIAD3590[P0] + cc:RIADB512[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIADC217[P0]
+ cc:RIADC218[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0] + cc:RIADB513[P0]),IF(uc:UBPR9999[P0] < '2002-01-01'
AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,(cc:RIAD3582[P0] + cc:RIAD3584[P0] +
cc:RIAD5411[P0] + cc:RIAD5413[P0] + cc:RIAD3588[P0] + cc:RIAD3590[P0]) - (cc:RIAD3583[P0] + cc:RIAD3585[P0]
+ cc:RIAD5412[P0] + cc:RIAD5414[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0]),IF(uc:UBPR9999[P0] < '2002-01-01'
AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,(cc:RIAD3582[P0] + cc:RIAD3584[P0] +
cc:RIAD5411[P0] + cc:RIAD5413[P0] + cc:RIAD3588[P0] + cc:RIAD3590[P0] + cc:RIADB512[P0]) - (cc:RIAD3583[P0]
+ cc:RIAD3585[P0] + cc:RIAD5412[P0] + cc:RIAD5414[P0] + cc:RIAD3589[P0] + cc:RIAD3591[P0] +
cc:RIADB513[P0]),NULL))))))
```

**UBPRD201**

## DESCRIPTION

Five-Period Average of Real Estate Loans Secured By Multifamily (Five or More) Residential Properties

## FORMULA

CAVG05X(#cc:RCON1460)

**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] + Existingof(cc:RCFNB574[P0],0),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))))))
```

**UBPRD204**

## DESCRIPTION

Five-Period Average of Nonfarm Nonresidential Loans

## FORMULA

CAVG05X(#uc:[UBPR1480](#))

**UBPRD211**

## DESCRIPTION

Average Domestic Real Estate Loans one-quarter Adjusted for Pushdown Accounting

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',uc:[UBPR3465](#)[P0] + cc:RCON3466[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON3385[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0],'2001','2002','0002','0003'),cc:RCON3385[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON3385[P0],NULL))))

**UBPRD212**

## DESCRIPTION

Four Period Average Quarterly Real Estate Loans

## FORMULA

CAVG04X(#uc:[UBPRD211](#))

**UBPRD219**

## DESCRIPTION

Net Charged Off Open-End Loans Secured by 1-4 Family Residential and Extended Lines of Credit.

## FORMULA

cc:RIAD5411[P0] - cc:RIAD5412[P0]

**UBPRD220**

## DESCRIPTION

Five-Period Average Real Estate 1-4 Family First Liens

## FORMULA

CAVG05X(#cc:RCON5367)

**UBPRD222**

## DESCRIPTION

Net Charged Off Residential and Recovered Loans Secured by Real Estate.

## FORMULA

cc:RIAD3588[P0] - cc:RIAD3589[P0]

**UBPRD224**

## DESCRIPTION

Institution Nonfarm Non Residential Real Estate Loan Net Charge Off Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',(cc:RIADC895[P0] + cc:RIADC897[P0]) - (cc:RIADC896[P0] + cc:RIADC898[P0]),IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RIAD3590[P0] - cc:RIAD3591[P0], NULL))

**UBPRD229**

## DESCRIPTION

Net Single Family Real Estate Loan and Lease Losses Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',(cc:RIAD5411[P0] - cc:RIAD5412[P0]) + ((cc:RIADC234[P0] + cc:RIADC235[P0]) - (cc:RIADC217[P0] + cc:RIADC218[P0])),IF(uc:[UBPR9999](#)[P0] < '2002-01-01',(cc:RIAD5411[P0] - cc:RIAD5412[P0]) + (cc:RIAD5413[P0] - cc:RIAD5414[P0]), NULL))

**UBPRD236**

## DESCRIPTION

Institution Annualized Net Loans and Lease Financing Receivable Chargeoffs

## FORMULA

uc:[UBPR1795](#)[P0] \* ANN

**UBPRD237**

## DESCRIPTION

Institution Previous December Loans and Lease Financing Receivable Chargeoffs

## FORMULA

uc:[UBPR4635](#)[-P1Z]

**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

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

**UBPRD247**

## DESCRIPTION

Institution Net Other Loan and Lease Losses Amount

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,(cc:RIAD4644[P0] - cc:RIAD4628[P0]),IF(uc:[UBPRC752](#)[P0] = 41,(cc:RIAD4644[P0] - cc:RIAD4628[P0]) - (IF(ExistsNonNil(cc:RIAD4655[P0]),cc:RIAD4655[P0]-cc:RIAD4665[P0],0)),NULL))

**UBPRD253**

## DESCRIPTION

Other Real Estate Owned Plus Non-Performing Loans Plus Restructured

## FORMULA

uc:[UBPR2107](#)[P0] + uc:[UBPR1563](#)[P0] + if(existsnonnil(uc:[UBPRD121](#)[P0]),0,cc:RCON1590[P0])

**UBPRD255**

## DESCRIPTION

Five Period Other Loans and Lease Financing Receivables including Munis and Foreign Government Loans

## FORMULA

CAVG05X(#uc:[UBPRD253](#))

**UBPRD272**

## DESCRIPTION

Institution Lease Financing Receivable Calendar Year Average Amount

## FORMULA

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

**UBPRD273**

## DESCRIPTION

Institution Total Net Charged Off Lease Financing Receivables to Allowance Loan and Lease Losses Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPRC752](#)[P0] = 31,(cc:RIADF185[P0] + cc:RIADC880[P0]) - (cc:RIADF187[P0] + cc:RIADF188[P0]),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RIAD4266[P0] - cc:RIAD4267[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2007-01-01' AND uc:[UBPRC752](#)[P0] = 31,(cc:RIAD4658[P0] + cc:RIAD4659[P0]) - (cc:RIAD4668[P0] + cc:RIAD4669[P0]),NULL)))

**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 Loss on Investment Securities Amount

## FORMULA

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

**UBPRD424**

## DESCRIPTION

Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report 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))))))

**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))

**UBPRD468**

## DESCRIPTION

Institution Calendar Year Net Operating Income

## FORMULA



cc:RIAD4301[P0] - uc:[UBPRD309](#)[P0] + cc:RIAD4230[P0]

### **UBPRD483**

#### DESCRIPTION

Provision for Loan and Lease Financing Receivables (LN&LS) Plus Provision for Allocated Transfer Risk Reserve.

#### NARRATIVE

Provision for Loan and Lease Financing Receivables (LN&LS) Plus Provision for Allocated Transfer Risk Reserve. Provision for credit losses for applicable financial assets for institutions that have adopted ASU 2016-13.

#### FORMULA

cc:RIAD4230[P0]

### **UBPRD552**

#### DESCRIPTION

Net Losses on Other Construction and Land Development Loan Chargeoffs Less Recoveries

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',cc:RIADC893[P0] - cc:RIADC894[P0], NULL)

### **UBPRD553**

#### DESCRIPTION

Calendar Year Average Other Construction and Land Development Loans

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF159),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF159), NULL))

### **UBPRD555**

#### DESCRIPTION

1-4 Family Construction Loans from Call Report Schedule RC-C, Memorandum Item 9A, Calendar Year Average

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF158),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF158), NULL))

### **UBPRD556**

#### DESCRIPTION

1-4 Family Residential Construction Loan Chargeoffs Less Recoveries From Schedule RI-B, Memorandum Item 5A

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',cc:RIADC891[P0] - cc:RIADC892[P0], NULL)

### **UBPRD558**

#### DESCRIPTION

Calendar Average Loans Secured by Other Nonfarm Nonresidential Properties From Call Report Schedule RC-C, Memorandum Item10B

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',CAVG05X(#cc:RCONF161),IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01',CAVG04X(#cc:RCONF161), NULL))

**UBPRD559**

DESCRIPTION

Net Losses on Loans Secured by Other Nonfarm Nonresidential Properties, Chargeoffs Less Recoveries

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC897[P0] - cc:RIADC898[P0], NULL)

**UBPRD560**

DESCRIPTION

Calendar Year Average of Nonfarm Nonresidential Loans From Call Report Schedule RC-C, Memorandum Item 10A

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',CAVG05X(#cc:RCONF160),IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01',CAVG04X(#cc:RCONF160), NULL))

**UBPRD561**

DESCRIPTION

Net Losses on Owner Occupied Nonfarm Residential Properties, Chargeoffs Less Recoveries

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC895[P0] - cc:RIADC896[P0], NULL)

**UBPRD582**

DESCRIPTION

Memo: Loans HFS Write-down

NARRATIVE

Writedown arising from transfer of loans to a held for sale status as reported on Call Report 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))))

**UBPRD659**

DESCRIPTION

Average Total Assets (\$000)

**NARRATIVE**

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

**FORMULA**

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

**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] + ExistingOf(uc:[UBPR5391](#)[P0], '0'),IF(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)))

**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 Call Report Schedule RC-K.

**FORMULA**

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

**UBPRE878****DESCRIPTION**

Average Assets During Quarter

**NARRATIVE**

Average assets for one quarter from Call Report Schedule RC-K.

**FORMULA**

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

**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:RCFDF168[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF168[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))

**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))

**UBPRF966**

## DESCRIPTION

Size Code CALC Helper 3QTRBACK

## FORMULA

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

**UBPRF967**

## DESCRIPTION

Size Code CALC Helper 4QTRBACK

## FORMULA

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

**UBPRF968**

## DESCRIPTION

Size Code CALC Helper 5QTRBACK

## FORMULA

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

**UBPRF969**

## DESCRIPTION

Size Code CALC Helper 6QTRBACK

## FORMULA

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

**UBPRFB56**

## DESCRIPTION

5Q AVERAGE 1-4 FAMILY 1ST LIEN LOANS

## FORMULA

CAVG05X(#cc:RCON5367)

**UBPRFB57**

## DESCRIPTION

5Q AVERAGE 1-4 FAMILY JR LIEN LOANS

## FORMULA

CAVG05X(#cc:RCON5368)

**UBPRFB58**

## DESCRIPTION

NET LOSS 1-4 FAMILY 1ST LIEN LOANS

## FORMULA

cc:RIADC234[P0]-cc:RIADC217[P0]

**UBPRFB59**

## DESCRIPTION

NET LOSS 1-4 FAMILY JR LIEN LOANS

## FORMULA

cc:RIADC235[P0]-cc:RIADC218[P0]

**UBPRFB62**

## DESCRIPTION

5Q AVERAGE AUTO LOANS

## FORMULA

CAVG05X(#uc:[UBPRK137](#))**UBPRFB63**

## DESCRIPTION

NET LOSS AUTO LOANS

## FORMULA

cc:RIADK129[P0]-cc:RIADK133[P0]

**UBPRFB65**

## DESCRIPTION

NET LOSS FINANCIAL INSTITUTION LOANS

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RIAD4653[P0]-cc:RIAD4663[P0] + cc:RIAD4654[P0]-cc:RIAD4664[P0],IF(uc:UBPRC752[P0] = 41,cc:RIAD4481[P0]-cc:RIAD4482[P0], NULL))

**UBPRFB67**

## DESCRIPTION

5Q AVERAGE LEASES TO INDIVIDUALS

## FORMULA

if(Existsnonnil(uc:UBPRF162[P0]),CAVG05X(#uc:UBPRF162),null)

**UBPRFB68**

## DESCRIPTION

5Q AVERAGE ALL OTHER LEASES

## FORMULA

if(ExistsNonNil(uc:UBPRF163[P0]),CAVG05X(#uc:UBPRF163),null)

**UBPRK137**

## DESCRIPTION

Auto Loans

## FORMULA

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