Analysis of Concentrations of Credit--Page 7B

1 Real Estate Loans

1.1 UBPRE884

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 UBPRE632

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 UBPRE657

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 UBPRE880

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 UBPRE658

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 UBPRE663

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

\[
\text{if(uc:UBPR3792}[P0]<>0,\text{PCTOF(cc:RCON5367}[P0],uc:UBPR3792}[P0]),\text{null})
\]

9 1-4 Family Jr Lien Loans

9.1 UBPRFB79

DESCRIPTION
RATIO 1-4 FAMILY JR LIEN LOANS TO CAPITAL

NARRATIVE

FORMULA

\[
\text{if(uc:UBPR3792}[P0]<>0,\text{PCTOF(cc:RCON5368}[P0],uc:UBPR3792}[P0]),\text{null})
\]

10 Multifamily

10.1 UBPRE881

DESCRIPTION
Mulitfamily 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  
\[
\text{IF}(\text{uc:UBPR9999}[P_0] > '2007-01-01', \text{PCTOF}(\text{cc:RCONF160}[P_0], \text{uc:UBPR3792}[P_0]), \text{NULL})
\]

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  
\[
\text{IF}(\text{uc:UBPR9999}[P_0] > '2007-01-01', \text{PCTOF}(\text{cc:RCONF161}[P_0], \text{uc:UBPR3792}[P_0]), \text{NULL})
\]

14 RE Loans in Foreign Offices

14.1 UBPRFB80  
DESCRIPTION  
RATIO RE LOANS IN FO TO CAPITAL  
NARRATIVE  
FORMULA  
\[
\text{IF}(\text{uc:UBPR3792}[P_0]<>0, \text{PCTOF}(\text{uc:UBPRD198}[P_0], \text{uc:UBPR3792}[P_0]), \text{null})
\]

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 UBPRE886

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 UBPRE887

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 UBPRE888

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
\[ \text{PCTOF}(uc:\text{UBPRB538}[P0], uc:\text{UBPR3792}[P0]) \]

20 Auto Loans

20.1 UBPRFB81

DESCRIPTION
RATIO AUTO LOANS TO CAPITAL

NARRATIVE
FORMULA
\[ \text{IF}(uc:\text{UBPR3792}[P0] \neq 0, \text{PCTOF}(uc:\text{UBPRK137}[P0], uc:\text{UBPR3792}[P0]), \text{NULL}) \]

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
\[ \text{PCTOF}(uc:\text{UBPRD156}[P0], uc:\text{UBPR3792}[P0]) \]

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**

\[
PCTOF(\text{UBPRD298[P0]}, \text{UBPR3792[P0]})
\]

### 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**

\[
PCTOF(\text{UBPR2081[P0]}, \text{UBPR3792[P0]})
\]

### 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**

\[
PCTOF(\text{UBPRD152[P0]}, \text{UBPR3792[P0]})
\]

### 25 Leases to Individuals

**25.1 UBPRFB82**

**DESCRIPTION**

RATIO LEASES TO INDIVIDUALS TO CAPITAL

**NARRATIVE**

**FORMULA**

\[
\text{IF(UBPR3792[P0] <> 0,} PCTOF(\text{UBPRF162[P0]}, \text{UBPR3792[P0]}), \text{NULL})
\]

### 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 UBPRE895
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 UBPRE891
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&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**

**UBPR1480**

**DESCRIPTION**
Real Estate Loans Secured by Nonfarm Nonresidential Properties

**FORMULA**

**UBPR1563**

**DESCRIPTION**
Other Loans

**FORMULA**

**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**

**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

**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

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


UBPRD198
DESCRIPTION
Real Estate Loans in Foreign Offices for Call Report form 031 Filers

FORMULA


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


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**

**UBPRD645**

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

**FORMULA**

**UBPRD651**

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

**FORMULA**

**UBPRD665**

**DESCRIPTION**
Individual Loans

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

**FORMULA**
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

UBPRF163

DESCRIPTION
All Other Lease Financing Receivables

FORMULA

UBPRK137

DESCRIPTION
Auto Loans

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