1 Common Stock Plus Related Surplus

1.1 UBPRP742

DESCRIPTION
COMMON EQUITY TIER 1 CAPITAL: COMMON STOCK PLUS RELATED SURPLUS, NET OF TREASURY STOCK AND UNEARNED EMPLOYEE STOCK OWNERSHIP PLAN (ESOP) SHARES

NARRATIVE
Report the sum of Schedule HC, items 24 and 25, less item 26(c) as follows: (1) Common stock: report the amount of common stock reported in Schedule HC, item 24, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the Federal Reserve. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital. (2) PLUS: related surplus: adjust the amount reported in Schedule HC, item 25 as follows: include the net amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date; exclude adjustments arising from treasury stock transactions. (3) LESS: treasury stock, unearned ESOP shares, and any other contra-equity components

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAP742[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP742[P0], NULL))

2 Retained Earnings

2.1 UBPRKW28

DESCRIPTION
Retained Earnings from RC-R

NARRATIVE
Retained earnings from RC-R

FORMULA
if(uc:UBPR9999[P0] > '2019-01-01' and uc:UBPRC752[P0] = 31, cc:RCFAKW00[P0], IF(uc:UBPR9999[P0] > '2019-01-01' and uc:UBPRC752[P0] = 41, cc:RCOAKW00[P0], uc:UBPR3632[P0]))

3 Accum Other Comprehensive Inc (AOCI)

3.1 UBPRH392

DESCRIPTION
CAPITAL COMPONENTS AND RATIOS - ACCUMULATED OTHER COMPREHENSIVE INCOME IN CE T1 CAPITAL

NARRATIVE

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAB530[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAB530[P0], NULL))
4 Common Equity T1 Minority Interest

4.1 UBPRP839

DESCRIPTION
COM EQTY TIER 1 MINORTY INTERST

NARRATIVE
COMMON EQUITY TIER 1 MINORITY INTEREST INCLUDABLE IN COMMON EQUITY TIER 1 CAPITAL

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAP839[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP839[P0], NULL))

5 Common Equity T1 Cap Before Adj/Ded

5.1 UBPRP840

DESCRIPTION
COM EQTY TIER 1 CAP BEFORE REG ADJ

NARRATIVE
Report the sum of Schedule HC-R, items 1, 2, 3, and 4.

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAP840[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP840[P0], NULL))

6 Less: Goodwill

6.1 UBPRP841

DESCRIPTION
GOODWILL NET OF ASSOCIATED DEFERRED TAX LIABILITIES (DTLS)

NARRATIVE
Report the amount of goodwill included in Schedule HC, item 10(a). However, if the holding company has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAP841[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP841[P0], NULL))

7 Less: Intangible Assets

7.1 UBPRP842

DESCRIPTION
LESS INTANG ASSTS NET OF ASSCTD DTLS
NARRATIVE
Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Schedule HC-M, items 12.b and 12.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Schedule HC-M, item 12.b, and all other identifiable intangibles, reported in Schedule HC-M, item 12.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAP842[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP842[P0], NULL))

8 Less: DTA (NOL & Tax Credit Only)

8.1 UBPRP843

DESCRIPTION
DFRD TX ASSTS OPRTING LOSS TX CRDT

NARRATIVE
Report the amount of DTAs that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

FORMULA
if(uc:UBPRC752[P0] = 31, cc:RCFAP843[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP843[P0], NULL))

9 AOCI-Related Adjustments-Opt Out

9.1 UBPRH393

DESCRIPTION
REGULATORY CAPITAL COMPONENTS AND RATIOS - ACCUMULATED OTHER COMPREHENSIVE INCOME - RELATED ADJUSTMENTS - OPT OUT (RC-R)

NARRATIVE
FORMULA

10 AOCI-Related Adjustments-No Opt Out

10.1 UBPRP849

DESCRIPTION
ACCUMULATED NET GAIN (LOSS) ON CASH FLOW HEDGES INCLUDED IN AOCI, NET OF APPLICABLE TAX EFFECTS, THAT RELATE TO THE HEDGING OF ITEMS THAT ARE NOT RECOGNIZED AT FAIR VALUE ON THE BALANCE SHEET

NARRATIVE
Advanced approaches holding companies and holding companies that entered "0" for No in item 3.a: Report the amount of accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items not recognized at fair value on the balance sheet. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value. Institutions that entered "1" for "Yes" in item 3.a must not complete this item. IF A GAIN, REPORT AS A POSITIVE VALUE; IF A LOSS, REPORT AS A NEGATIVE VALUE.

FORMULA
\[
\text{if}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFAP849[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCOAP849[P0]}, \text{NULL}))
\]

11 Oth Ded (add) CET1 bef threshold ded

11.1 UBPRH397

DESCRIPTION
UBPR REPORTING OF OTHER DEDUCTIONS FROM (AND ADDITIONS TO) CET1 BEFORE THRESHOLD DEDUCTIONS (RC-R)

NARRATIVE

FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFAQ258[P0]} + \text{cc:RCFAP850[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCOAQ258[P0]} + \text{cc:RCOAP850[P0]}, \text{NULL}))
\]

12 Less: Non-significant Investments

12.1 UBPRP851

DESCRIPTION
NON-SIGNIFICANT INVESTMENTS IN THE CAPITAL OF UNCONSOLIDATED FINANCIAL INSTITUTIONS IN THE FORM OF COMMON STOCK THAT EXCEED THE 10 PERCENT THRESHOLD FOR NON-SIGNIFICANT INVESTMENTS

NARRATIVE
Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non-significant investments, calculated as described below. The holding company may apply associated DTLs to this deduction. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

FORMULA
\[
\text{if}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFAP851[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCOAP851[P0]}, \text{NULL}))
\]

13 Subtotal before Threshold Limits

13.1 UBPRP852

DESCRIPTION
SUBTOTAL OF COMMON EQUITY TIER 1 CAPITAL: ADJUSTMENTS AND DEDUCTIONS

NARRATIVE
Report the amount in Schedule HC-R, item 5, less the amounts in Schedule HC-R, items 6 through 11.

FORMULA
\[
\text{if(uc:UBPRC752[P0] = 31, cc:RCFAP852[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP852[P0], NULL))}
\]

14 Less: Sig Inv, MSAs, DTA > 10% Limit

14.1 UBPRH398

DESCRIPTION
SIGNIFICANT INVESTMENTS, MSAS, & DEFERRED TAX ASSETS > 10 PERCENT LIMIT (RC-R)

NARRATIVE

FORMULA
\[
\]

15 Less: Sig Inv, MSAs, DTA > 15% Limit

15.1 UBPRP856

DESCRIPTION
AMOUNT OF SIGNIFICANT INVESTMENTS IN THE CAPITAL OF UNCONSOLIDATED FINANCIAL INSTITUTIONS IN THE FORM OF COMMON STOCK; MSAS, NET OF ASSOCIATED DTLs; AND DTAs ARISING FROM TEMPORARY DIFFERENCES THAT COULD NOT BE REALIZED THROUGH NET OPERATING LOSS CARRYBACKS, NET OF RELATED VALUATION ALLOWANCES AND NET OF DTLs; THAT EXCEEDS THE 15 PERCENT COMMON EQUITY TIER 1 CAPITAL DEDUCTION THRESHOLD

NARRATIVE
Report the amount of the institution's total amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 16. The aggregate amount of the threshold items (that is, significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs) may not exceed 15 percent of the holding company's common equity tier 1 capital, net of applicable adjustments and deductions (the 15 percent common equity tier 1 capital deduction threshold). Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

FORMULA
\[
\text{if(uc:UBPRC752[P0] = 31, cc:RCFAP856[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP856[P0], NULL))}
\]

16 Less: Ded due to insuff T1 and T2 Cap
16.1 UBPRP857

DESCRIPTION
DEDUCTIONS APPLIED TO COMMON EQUITY TIER 1 CAPITAL DUE TO INSUFFICIENT AMOUNTS OF ADDITIONAL TIER 1 CAPITAL AND TIER 2 CAPITAL TO COVER DEDUCTIONS

NARRATIVE
Report the total amount of deductions related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions if the holding company does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these deductions in Schedule HC-R, items 24 and 33.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFAP857[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP857[P0], NULL))

17 Total Adj and Ded for CET1 Capital

17.1 UBPRP858

DESCRIPTION
TOTAL ADJUSTMENTS AND DEDUCTIONS FOR COMMON EQUITY TIER 1 CAPITAL

NARRATIVE
TOTAL ADJUSTMENTS AND DEDUCTIONS FOR COMMON EQUITY TIER 1 CAPITAL

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFAP858[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP858[P0], NULL))

18 Common Equity Tier 1 Capital

18.1 UBPRP859

DESCRIPTION
Report Schedule HC-R item 12 less item 18. The amount reported in this item is the numerator of the holding company's common equity tier 1 risk-based capital ratio

NARRATIVE
Report Schedule HC-R item 12 less item 18. The amount reported in this item is the numerator of the holding company's common equity tier 1 risk-based capital ratio

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFAP859[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP859[P0], NULL))

19 Additional T1C Inst & Related Surplus

19.1 UBPRP860

DESCRIPTION
ADDITIONAL TIER 1 CAPITAL INSTRUMENTS PLUS RELATED SURPLUS
NARRATIVE
Report the amount of the institution's total additional tier 1 capital instruments plus related surplus as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 20.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP860[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP860[P0], NULL))

20 Non-qualifying Cap Inst sub to phaseout
20.1 UBPRP861
DESCRIPTION
NON-QUALIFYING CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT FROM ADDITIONAL TIER 1 CAPITAL

NARRATIVE
Report the amount of the institution's non-qualifying capital instruments subject to phase out from additional tier 1 capital, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 21.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP861[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP861[P0], NULL))

21 Tier 1 Minority Int Not Incl in CET1 Cap
21.1 UBPRP862
DESCRIPTION
TIER 1 MINORITY INTEREST NOT INCLUDED IN COMMON EQUITY TIER 1 CAPITAL

NARRATIVE
Report the amount of an institution's total tier 1 minority interest not included in common equity tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 22.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP862[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP862[P0], NULL))

22 Additional T1 Cap Before Deductions
22.1 UBPRP863
DESCRIPTION
ADDITIONAL TIER 1 CAPITAL BEFORE DEDUCTIONS

NARRATIVE
ADDITIONAL TIER 1 CAPITAL BEFORE DEDUCTIONS

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP863[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP863[P0], NULL))
23 Less: Additional T1 Cap Deductions

23.1 UBPRP864

DESCRIPTION
TOTAL ADDITIONAL TIER 1 CAPITAL DEDUCTIONS

NARRATIVE
TOTAL ADDITIONAL TIER 1 CAPITAL DEDUCTIONS - Report the sum of items 37 through 42.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP864[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP864[P0], NULL))

24 Additional Tier 1 Capital

24.1 UBPRP865

DESCRIPTION
ADDITIONAL TIER 1 CAPITAL

NARRATIVE
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP865[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP865[P0], NULL))

25 Tier 1 Capital

25.1 UBPR8274

DESCRIPTION
Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

NARRATIVE
Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41, cc:RCON8274[P0], NULL)))))

26 T2 Cap Instruments & Related Surplus

26.1 UBPRP866

DESCRIPTION
TIER 2 CAPITAL INSTRUMENTS PLUS RELATED SURPLUS

NARRATIVE
27 Non-qualifying Capital Instruments

27.1 UBPRP867

DESCRIPTION
NON-QUALIFYING CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT FROM TIER 2 CAPITAL

NARRATIVE

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP866[P0], IF(uc:UBPRC752[P0] = 41, cc:RCAOP866[P0], NULL))

28 Tot Cap Min Int Not Incl in T1 Cap

28.1 UBPRP868

DESCRIPTION
TOTAL CAPITAL MINORITY INTEREST THAT IS NOT INCLUDED IN TIER 1 CAPITAL

NARRATIVE

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP868[P0], IF(uc:UBPRC752[P0] = 41, cc:RCAOP868[P0], NULL))

29 ALLL in Tier 2 Capital

29.1 UBPR5310

DESCRIPTION
Allowable Loan and Lease Loss Allowance

NARRATIVE

Allowance for loan and lease losses includible in tier 2 capital from Call Report Schedule RC-R.

FORMULA
if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA5310[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA5310[P0], if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA5310[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA5310[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD5310[P0], if(uc:UBPRC752[P0] = 41, cc:RCON5310[P0], NULL))))

30 Exited Adv App Eligible Cr Reserves

30.1 UBPRH394

DESCRIPTION
ADVANCED APPROACHES REGULATORY CAPITAL COMPONENTS AND RATIOS - EXITED ADVANCED APPROACHES ELIGIBLE CREDIT RESERVES (RC-R)

NARRATIVE

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFW5310[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOW5310[P0], NULL))

31 Unrealized Gains on AFS Pref Stock

31.1 UBPRQ257

DESCRIPTION
UNREALIZED GAINS ON AVAILABLE-FOR-SALE PREFERRED STOCK CLASSIFIED AS AN EQUITY SECURITY UNDER GAAP AND AVAILABLE-FOR-SALE EQUITY EXPOSURES INCLUDABLE IN TIER 2 CAPITAL

NARRATIVE

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAQ257[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAQ257[P0], NULL))

32 Tier 2 Capital Before Deductions

32.1 UBPRP870

DESCRIPTION
TIER 2 CAPITAL BEFORE DEDUCTIONS

NARRATIVE

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAP870[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP870[P0], NULL))

33 Exited Adv App T2C Before Deductions

33.1 UBPRH395

DESCRIPTION
ADVANCED APPROACHES REGULATORY CAPITAL COMPONENTS AND RATIOS - EXITED ADVANCE APPROACH INSTITUTIONS TIER 2 CAPITAL BEFORE DEDUCTIONS (RC-R)

NARRATIVE

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFWP870[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOWP870[P0], NULL))

34 Less: Tier 2 Capital Deductions

34.1 UBPRP872
35 Tier 2 Capital Standardized Approaches

35.1 UBPR8275

DESCRIPTION
Net Eligible Tier Two

NARRATIVE
Allowable Tier 2 capital from Call Report Schedule RC-R.

FORMULA

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFAP872}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCOAP872}[P0], \text{NULL}))
\]

36 Tier 2 Capital Advanced Approaches

36.1 UBPR5311

DESCRIPTION
TIER 2 (SUPPLEMENTARY) CAPITAL for ADVANCED APPROACHES INSTITUTIONS THAT EXIT PARALLEL RUN

NARRATIVE
Includes the sum of "Qualifying Subordinated Debt" (5306), "Capital Certificates" (5307), "Nonwithdrawable Deposit Accounts Not Reported In Item 5267" (5308), "Other Equity Instruments" (5309), and "General Loan And Lease Valuation Allowances" (5310).

FORMULA

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFW5311}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCOW5311}[P0], \text{NULL}))
\]

37 Total Capital Standardized Approaches

37.1 UBPR3792

DESCRIPTION
Total Risk-Based Capital

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

FORMULA
38 Total Capital Advanced Approaches

38.1 UBPRH396

DESCRIPTION
ADVANCED APPROACHES REGULATORY CAPITAL COMPONENTS AND RATIOS - EXITED ADVANCE APPROACH INSTITUTIONS TOTAL CAPITAL (RC-R)

NARRATIVE

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFW3792[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOW3792[P0], NULL))
Referenced Concepts

**UBPR3632**

**DESCRIPTION**
Retained Earnings

**NARRATIVE**
Retained earnings from Call Report Schedules RC and RC-R.

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD3632[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3632[P0], NULL))

**UBPR9999**

**DESCRIPTION**
Reporting Date (CC,YR,MO,DA)

**FORMULA**
Context.Period.EndDate

**UBPRC752**

**DESCRIPTION**
REPORTING FORM NUMBER

**FORMULA**