Executive Summary Report

1 Net Interest Income

1.1 RIAD4074
DESCRIPTION

NARRATIVE

FORMULA

2 Net Interest Income

2.1 UBPRKX38
DESCRIPTION
NET INTEREST INCOME FOR THE QUARTER

NARRATIVE

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4074[P0] - cc:RIAD4074[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4074[P0], NULL))

3 Noninterest Income

3.1 RIAD4079
DESCRIPTION

NARRATIVE

FORMULA

4 Noninterest Income

4.1 UBPRD395
DESCRIPTION
One Quarter Noninterest Expense

NARRATIVE

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4079[P0] - cc:RIAD4079[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4079[P0], NULL))

5 Noninterest Expense

5.1 UBPRE037
DESCRIPTION
Non-interest Expense

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

FORMULA

6 Noninterest Expense

6.1 UBPRD481
DESCRIPTION
Non-Interest Expense - One Quarter

NARRATIVE
Quarterly salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

FORMULA
IF(uc:UBPRD485[P0] = 1, (uc:UBPRE037[P0] - uc:UBPRE037[-P1Q]), IF(uc:UBPRD485[P0] = 0, uc:UBPRE037[P0], NULL))

7 Provision: Loan & Lease Losses

7.1 RIAD4230
DESCRIPTION
NARRATIVE
FORMULA

8 Provision: Loan & Lease Losses

8.1 UBPRD460
DESCRIPTION
Provision for Loan and Lease Loss - One Quarter

NARRATIVE
Quarterly Provision for Loan and Lease Loss

FORMULA
IF(uc:UBPRD485[P0] = 1, (uc:UBPRD483[P0] - uc:UBPRD483[-P1Q]), IF(uc:UBPRD485[P0] = 0, uc:UBPRD483[P0], NULL))
9 Net Income

9.1 UBPR4340

DESCRIPTION
Net Income

NARRATIVE
Net Income from Call Report Schedule RI.

FORMULA
cc:RIAD4340[P0]

10 Net Income

10.1 UBPRD387

DESCRIPTION
NET INCOME FOR CURRENT QUARTER LESS NET INCOME FOR PRIOR QUARTER

NARRATIVE
QUARTERLY NET INCOME

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4340[P0] - cc:RIAD4340[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4340[P0], NULL))

11 Net Interest Income

11.1 UBPRKX39

DESCRIPTION
QUARTERLY NET INTEREST INCOME AS PERCENT OF AVERAGE ASSETS

NARRATIVE

FORMULA
PCTOF(uc:UBPRKX38[P0] * 4,uc:UBPR3368[P0])

12 Net Interest Income

12.1 UBPRKX40

DESCRIPTION
NET INTEREST INCOME AS PERCENT OF AVERAGE ASSETS

NARRATIVE

FORMULA
PCTOFANN(cc:RIAD4074[P0],uc:UBPRD659[P0])
13 Noninterest Income

13.1 UBPRE004

DESCRIPTION
Noninterest Income as a percent of Average Assets

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

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

14 Noninterest Income

14.1 UBPRE668

DESCRIPTION
Non-interest Income - One Qtr Ann

NARRATIVE
One quarter annualized non-interest income divided by average assets. Income derived from bank services and sources other than interest-bearing assets, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD395[P0] * 4,uc:UBPR3368[P0])

15 Noninterest Expense

15.1 UBPRE669

DESCRIPTION
Non-interest Expense - One Qtr Ann

NARRATIVE
One quarter annualized non-interest expense divided by average assets. Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.
16 Noninterest Expense

16.1 UBPRE005
DESCRIPTION
Non-Interest Expense as a percent of Average Assets

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

FORMULA
PCTOF(uc:UBPRD481[P0] * 4,uc:UBPR3368[P0])

17 Provision: Loan & Lease Losses

17.1 UBPRE006
DESCRIPTION
Provision for Loan & Lease Losses as a percent of Average Assets

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

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

18 Provision: Loan & Lease Losses

18.1 UBPRE670
DESCRIPTION
Provision: Loan & Lease Losses - One Qtr Ann

NARRATIVE
One quarter annualized provision for loan and lease losses divided by average assets. Provision for loan and lease-financing receivables losses divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD460[P0] * 4,uc:UBPR3368[P0])
19 Net Income

19.1 UBPRE677

DESCRIPTION
Net Income - One Qtr Ann

NARRATIVE
One quarter annualized net income divided by average assets. Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF(uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRD387[P0] * 4,uc:UBPR3368[P0]), NULL)

20 Net Income

20.1 UBPRE013

DESCRIPTION
Net Income as a percent of Average Assets

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

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

21 Return on Equity

21.1 UBPRE630

DESCRIPTION
Net Income as a Percent of Average Bank Equity Capital

NARRATIVE
Net income from Call Report Schedule RI divided by average of total bank equity capital from Call Report Schedule RC. The average is derived from end-of-period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four.

FORMULA
IF(uc:UBPRD342[P0] > 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD342[P0]), NULL)
22 Return on Equity

22.1 UBPRKY37

DESCRIPTION
ANNUALIZED QUARTERLY NET INCOME PERCENT OF AVERAGE EQUITY

NARRATIVE
ANNUALIZED QUARTERLY NET INCOME PERCENT OF AVERAGE EQUITY

FORMULA
PCTOF((uc:UBPRD387[P0] * 4),uc:UBPRD340[P0])

23 Net Int Inc to Avg Earn Assets

23.1 UBPRKX42

DESCRIPTION
NET INTEREST INCOME AS PERCENT OF AVERAGE EARNING ASSETS

NARRATIVE

FORMULA
PCTOFANN(cc:RIAD4074[P0],uc:UBPRD362[P0])

24 Net Int Inc to Avg Earn Assets

24.1 UBPRKX41

DESCRIPTION
QTR NET INTEREST INCOME AS PERCENT OF AVERAGE EARNING ASSETS

NARRATIVE

FORMULA
PCTOF(uc:UBPRKX38[P0] * 4,uc:UBPRD333[P0])

25 Net Loss to Average Total LN&LS

25.1 UBPRE019

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
26 Net Loss to Average Total LN&LS

26.1 UBPRE681

DESCRIPTION
Net Loss to Average Total LN&LS - One Qtr Ann

NARRATIVE
One quarter annualized net loan and lease losses divided by average total loans and leases. Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD459[P0],uc:UBPRD248[P0])

27 LN&LS Allowance to Total LN&LS

27.1 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])

28 LN&LS-90+ Days PD & Non-accr to LN&LS

28.1 UBPR7414

DESCRIPTION
Noncurrent Loans and Leases to Gross Loans and Leases

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

FORMULA
PCTOF(uc:UBPR1400[P0],uc:UBPRE131[P0])
29 Net Loans & Leases to Deposits

29.1 UBPRE600

DESCRIPTION
Net Loans & Leases as a percent of Total Deposits

NARRATIVE
Net loans, plus lease-financing receivables, divided by total deposits.

FORMULA
PCTOF(uc:UBPRE119[P0],uc:UBPRD663[P0])

30 Net Loans & Leases to Assets

30.1 UBPRE024

DESCRIPTION
Net Loans and Leases to Total Assets

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

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

31 Net Short Term Liabilities to Assets

31.1 UBPRE599

DESCRIPTION
Net Short Term Liabilities as a percent of Total Assets

NARRATIVE
Short term liabilities less short term assets divided by total assets. Short term liabilities March 31, 2011 and forward equals the sum of time deposits of less than $100,000 with a remaining maturity of one year or less + time deposits of $100,000 through $250,000 with a remaining maturity of one year or less + time deposits of more than $250,000 with a remaining maturity of one year or less + other borrowed money with remaining maturity of one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term liabilities prior to March 31, 2011 equals the sum of time deposits less than $100,000 with a remaining maturity of one year or less + time deposits of $100M or more with a remaining maturity of one year or less + other borrowed money with remaining maturity one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less.

FORMULA
PCTOF(uc:UBPRD549[P0],uc:UBPR2170[P0])
32 Net Over 1 Year Position

32.1 UBPRE575

DESCRIPTION
Net Over One Year Position, % Assets

NARRATIVE
Loans/Securities over one year less liabilities over one year divided by assets.

FORMULA
PCTOF(uc:UBPRD574[P0],uc:UBPR2170[P0])

33 Net Over 3 Year Position

33.1 UBPRE572

DESCRIPTION
Net Over Three Year Position, % Assets

NARRATIVE
Loans/Securities over three years less liabilities over three years divided by assets.

FORMULA
PCTOF(uc:UBPRD575[P0],uc:UBPR2170[P0])

34 Tier One Leverage Capital

34.1 UBPRD486

DESCRIPTION
Tier One Leverage Capital

NARRATIVE
Tier One Leverage Ratio from Call Report Schedule RC-R.

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

35 Total Capital Ratio

35.1 UBPRD488

DESCRIPTION
Total Risk-Based Capital to Risk-Weighted Assets

NARRATIVE
Total risk-based capital ratio from Call Report Schedule RC-R.
36 Common Equity Tier 1 Cap Ratio

36.1 UBPRR029

DESCRIPTION
Common Equity Tier 1 Capital Ratio using Advanced Approach (Column A)

NARRATIVE
Common Equity Tier 1 Capital Ratio using Advanced Approach (Column A)

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP793[P0]*100, IF(uc:UBPRC752[P0] = 41, cc:RCOAP793[P0]*100, NULL))

37 Cash Dividends to Net Income

37.1 UBPR7402

DESCRIPTION
Cash Dividends to Net Income

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

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

38 Cash Dividends to Net Income

38.1 UBPRE684

DESCRIPTION
Cash Dividends to Net Income - One Qtr Ann

NARRATIVE
One quarter annualized cash dividends divided by net income. Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF(uc:UBPRD387[P0] <> 0,PCTOF(uc:UBPRD361[P0],uc:UBPRD387[P0] * 4), NULL)

39 Total Assets

39.1 UBPRE152

DESCRIPTION
Total Liabilities & Capital one quarter change

NARRATIVE
The one quarter change in total liabilities and capital. One quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(uc:UBPR2170,1)

40 Total Assets

40.1 UBPR7316

DESCRIPTION
Total Assets - annual change

NARRATIVE
The annual change in total assets. The annual change is the percent change from the prior year comparable quarter to the current quarter.

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

41 Net Loans & Leases

41.1 UBPRE027

DESCRIPTION
Net Loans and Leases 12-month growth rate

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

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

42 Net Loans & Leases

42.1 UBPRE141
DESCRIPTION
Net Loans and Leases one quarter change

NARRATIVE
The one quarter change in net loans and leases. One quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQA(#uc:UBPRE119,1)

43 Tier 1 Capital

43.1 UBPR7408

DESCRIPTION
Tier One Capital 12-month growth rate

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

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

44 Tier 1 Capital

44.1 UBPRKX45

DESCRIPTION
TIER ONE CAPITAL 3-MONTH GROWTH RATE

NARRATIVE

FORMULA
CHANGEQI(#uc:UBPRE644,1)

45 Net Loans and Leases

45.1 UBPRE119

DESCRIPTION
Net Loans and Leases

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

FORMULA
46 Investments

46.1 UBPRE122

DESCRIPTION
Total Investments

NARRATIVE
Sum of all securities, interest-bearing bank balances, federal funds sold, and trading account assets.

FORMULA

47 OREO

47.1 UBPRE130

DESCRIPTION
Other Real Estate Owned

NARRATIVE
Includes investment and non-investment other real estate owned.

FORMULA

48 Total Assets

48.1 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))
49 Total Deposits

49.1 UBPR2200

DESCRIPTION
Total Deposits

NARRATIVE
Total domestic and foreign deposits.

FORMULA
ExistingOf(cc:RCFN2200[P0],0) + cc:RCON2200[P0]

50 Total Liabilities

50.1 UBPRD662

DESCRIPTION
Total Liabilities (Including Mortgages)

NARRATIVE
Total Liabilities (excluding notes and debentures subordinated to deposits).

FORMULA
uc:UBPR2948[P0]

51 Total Bank Capital & Min Int

51.1 UBPRG105

DESCRIPTION
Total Bank Capital and Minority Interests

NARRATIVE
Total equity capital from Call Report Schedule RC.

FORMULA
uc:UBPR3000[P0] + uc:UBPR3210[P0]

52 Total Real Estate

52.1 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])

53 Non-Owner Occ Commercial Real Estate

53.1 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)

54 Total Commercial Real Estate

54.1 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)

55 Construction & Development

55.1 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])
Referenced Concepts

**UBPR0071**
DESCRIPTION
Interest-Bearing Bank Balances

NARRATIVE
Interest-bearing balances due from depository institutions.

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

**UBPR0211**
DESCRIPTION
Amortized Cost of Held-to-Maturity U.S. Treasury Securities

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD0211[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON0211[P0], NULL))

**UBPR1227**
DESCRIPTION
Lease Financing Receivables - Past Due 90 Days or More and Still Accruing

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

**UBPR1228**
DESCRIPTION
Lease Financing Receivables - Nonaccrual

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

**UBPR1255**
DESCRIPTION
Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

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

**UBPR1256**
DESCRIPTION
Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Nonaccrual
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1256[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1256[P0], NULL))

UBPR1272
DESCRIPTION
Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1272[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1272[P0], NULL))

UBPR1287
DESCRIPTION
Fair Value of Available-for-Sale U.S. Treasury Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1287[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1287[P0], NULL))

UBPR1289
DESCRIPTION
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1289[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1289[P0], NULL))

UBPR1294
DESCRIPTION
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1294[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1294[P0], NULL))

UBPR1298
DESCRIPTION
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1298[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1298[P0], NULL))

UBPR1350
DESCRIPTION
Federal Funds Sold and Securities Purchased Under Agreements to Resell in Domestic Offices of the Bank and of its Edge and Agreement Subsidiaries, and in IBFS

**FORMULA**

\[ \text{IF}(uc: \text{UBPRC752}[P0] = 31, cc: \text{RCFD1350}[P0], \text{IF}(uc: \text{UBPRC752}[P0] = 41, cc: \text{RCON1350}[P0], \text{NULL})) \]

**UBPR1400**

**DESCRIPTION**

Total Non-Current LN&LS

**NARRATIVE**

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

**FORMULA**

\[ uc: \text{UBPRD667}[P0] + uc: \text{UBPRD669}[P0] \]

**UBPR1410**

**DESCRIPTION**

Real Estate Loans

**NARRATIVE**

Total loans secured by real estate.

**FORMULA**

\[ uc: \text{UBPRd188}[P0] \]

**UBPR1415**

**DESCRIPTION**

CONSTRUCTION AND LAND DEVELOPMENT LOANS

**FORMULA**

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

**UBPR1480**

**DESCRIPTION**

Real Estate Loans Secured by Nonfarm Nonresidential Properties

**FORMULA**

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

**UBPR1583**

**DESCRIPTION**

Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual
IF(uc:UBPRC752[P0] = 31, cc:RCFD1583[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1583[P0], NULL))

**UBPR1597**

**DESCRIPTION**
Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 90 Days or More and Still Accruing

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

**UBPR1607**

**DESCRIPTION**
Commercial and Industrial Loans - Past Due 90 Days or More and Still Accruing

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

**UBPR1608**

**DESCRIPTION**
Commercial and Industrial Loans - Nonaccrual

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD1608[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1608[P0], NULL))

**UBPR1698**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Guaranteed by GNMA

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD1698[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1698[P0], NULL))

**UBPR1702**

**DESCRIPTION**
Fair Value of Available-for-Sale Mortgage Pass-Through Securities Guaranteed by GNMA

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD1702[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1702[P0], NULL))

**UBPR1703**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Issued by FNMA and FHLMC

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD1703[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1703[P0], NULL))
UBPR1707

DESCRIPTION
Fair Value of Available-for-Sale Mortgage Pass-Through Securities Issued by FNMA AND FHLMC

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1707[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1707[P0], NULL))

UBPR1709

DESCRIPTION
Amortized Cost of Other Held-to-Maturity Pass-Through Securities

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1709[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1709[P0], NULL))

UBPR1713

DESCRIPTION
Fair Value of Other Available-for-Sale Pass-Through Securities

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1713[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1713[P0], NULL))

UBPR1714

DESCRIPTION
Amortized Cost of Other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS, and STRIPPED MBS) Issued or Guaranteed by FNMA, FHLMC, OR GNMA

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1714[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1714[P0], NULL))

UBPR1717

DESCRIPTION
Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS, and STRIPPED MBS) Issued or Guaranteed by FNMA, FHLMC, OR GNMA

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1717[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1717[P0], NULL))

UBPR1718

DESCRIPTION
Amortized Cost of other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS) Collateralized by MBS Issued or Guaranteed by FNMA, FHLMC, OR GNMA

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1718[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1718[P0], NULL))
UBPR1732

DESCRIPTION
Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS) Collateralized by MBS Issued or Guaranteed by FNMA, FHLMC, OR GNMA

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1732[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1732[P0], NULL))

UBPR1733

DESCRIPTION
Amortized Cost of All Other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS, and Stripped MBS)

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1733[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1733[P0], NULL))

UBPR1736

DESCRIPTION
Fair Value of All Other Available-for-Sale MortgageBacked Securities (MBA) (Include CMOS, REMICS, and Stripped MBS)

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1736[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1736[P0], NULL))

UBPR1737

DESCRIPTION
Amortized Cost of Other Held-to-Maturity Domestic Debt Securities

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1737[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1737[P0], NULL))

UBPR1741

DESCRIPTION
Fair Value of Other Available-for-Sale Domestic Debt Securities

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1741[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1741[P0], NULL))

UBPR1742

DESCRIPTION
Amortized Cost of Held-to-Maturity Foreign Debt Securities

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1742[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1742[P0], NULL))
UBPR1746
DESCRIPTION
Fair Value of Available-for-Sale Foreign Debt Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1746[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1746[P0], NULL))

UBPR1752
DESCRIPTION
Historical Cost of All Other Available-for-Sale Equity Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1752[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1752[P0], NULL))

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

UBPR2123
DESCRIPTION
Unearned Income on Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD2123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2123[P0], NULL))

UBPR2170
DESCRIPTION
Total Assets
NARRATIVE
Total Assets from Call Report Schedule RC.

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

UBPR2200
DESCRIPTION
Total Deposits
NARRATIVE
Total domestic and foreign deposits.
FORMULA
ExistingOf(cc:RCFN2200[P0],0) + cc:RCON2200[P0]

UBPR2651
DESCRIPTION
Federal Home Loan Bank Borrowings Maturing Under One Year
NARRATIVE
Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of one year or less.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD2651[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2651[P0], NULL))

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))

UBPR2769
DESCRIPTION
Loans Secured by Real Estate (in Domestic Offices): Construction and Land Development, and Other Land Loans - Past Due 90 or More Days and Still Accruing
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCON2769[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2769[P0], NULL))

UBPR2800
DESCRIPTION
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2800[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2800[P0], NULL))

UBPR2948
DESCRIPTION
Total Liabilities and Minority Interest

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2948[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2948[P0], NULL))

UBPR3000
DESCRIPTION
Minority Interests in Consolidated Subsidiaries

NARRATIVE
Noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3000[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3000[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))

UBPR3210
DESCRIPTION
Total Bank Equity Capital

NARRATIVE
Total bank equity capital from Call Report Schedule RC.

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

UBPR3360
DESCRIPTION
Quarterly Average of Total Loans

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

**UBPR3365**
DESCRIPTION
Quarterly Average of Federal Funds Sold and Securities Purchased Under Agreements to Resell
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3365[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3365[P0], NULL))

**UBPR3368**
DESCRIPTION
Quarterly Average of Total Assets
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3368[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3368[P0], NULL))

**UBPR3381**
DESCRIPTION
Quarterly Average of Interest-Bearing Balances due from Depository Institutions
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3381[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3381[P0], NULL))

**UBPR3401**
DESCRIPTION
Quarterly Average of Assets Held in Trading Accounts
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3401[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3401[P0], NULL))

**UBPR3484**
DESCRIPTION
Lease Financing Receivables (Net of Unearned Income) - Quarterly Average
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3484[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3484[P0], NULL))

**UBPR3492**
DESCRIPTION
Loans Secured by Real Estate (In Domestic Offices): Construction and Land Development, and Other Land Loans - Nonaccrual
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCON3492[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3492[P0], NULL))
**UBPR3494**

**DESCRIPTION**
Loans Secured by Real Estate (in Domestic Offices): Secured by Farmland - Past Due 90 Days or More and Still Accruing

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

**UBPR3495**

**DESCRIPTION**
Loans Secured by Real Estate (In Domestic Offices): Secured by Farmland - Nonaccrual

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

**UBPR3500**

**DESCRIPTION**
Loans Secured by Real Estate (in Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Past Due 90 Days or More and Still Accruing

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

**UBPR3501**

**DESCRIPTION**
Loans Secured by Real Estate (In Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Nonaccrual

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

**UBPR3503**

**DESCRIPTION**
Loans Secured by Real Estate (in Domestic Offices): Secured by Nonfarm Nonresidential Properties - Past Due 90 Days or More and Still Accruing

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

**UBPR3504**

**DESCRIPTION**
Loans Secured by Real Estate (In Domestic Offices): Secured by Nonfarm Nonresidential Properties - Nonaccrual

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCON3504[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3504[P0], NULL))
UBPR3545
DESCRIPTION
Trading Account Assets
NARRATIVE
Total assets held in trading accounts.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3545[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3545[P0], NULL))

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)))))

UBPR4092
DESCRIPTION
Other Operating Expense
NARRATIVE
From March 31, 2002 forward includes information from Call Report Schedule RI, Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters, Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.
FORMULA

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

**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))

**UBPR5381**

**DESCRIPTION**
Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 Days and Still Accruing

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

**UBPR5382**

**DESCRIPTION**
Loans to Depository Institutions and Acceptances of Other Banks: To Foreign Banks - Nonaccrual

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

**UBPR5390**

**DESCRIPTION**
Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 or More Days and Still Accruing

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

**UBPR5391**

**DESCRIPTION**
Loans to Foreign Governments and Official Institutions - Nonaccrual

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD5391[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON5391[P0], NULL))
Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties And Extended Under Lines of Credit - Past Due 90 Days or More and Still Accruing

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

UBPR5400

DESCRIPTION
Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties and Extended Under Lines of Credit - Nonaccrual

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

UBPR5403

DESCRIPTION
Loans Secured by 1-4 Family Residential Properties: All Other - Nonaccrual

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

UBPR5460

DESCRIPTION
All Other Loans - Past Due 90 Days or More and Still Accruing

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

UBPR5461

DESCRIPTION
All Other Loans - Nonaccrual

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

UBPR7204

DESCRIPTION
Tier 1 Leverage Capital Ratio

NARRATIVE
Tier 1 Leverage Capital Ratio

FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:CONN256[P0], false) = true, cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:CONN256[P0], false) = true, cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31 and
UBPR7205
DESCRIPTION
Total Risk-Based Capital Ratio
NARRATIVE
Total Risk-Based Capital Ratio
FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7205[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7205[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7205[P0], if(uc:UBPRC752[P0] = 41,cc:RCON7205[P0],NULL))))

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, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL))))

UBPR8496
DESCRIPTION
Amortized Cost of Held-to-Maturity Securities Issued by States and Political Subdivisions in the U.S.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD8496[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON8496[P0], NULL))

UBPR8499
DESCRIPTION
Fair Value of Available-for-Sale Securities Issued by States and Political Subdivisions in the U.S.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD8499[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON8499[P0], NULL))

UBPR8636
DESCRIPTION
Municipal Securities
NARRATIVE
Securities issued by states and political subdivisions in the U.S.

FORMULA
uc:UBPR8496[P0] + uc:UBPR8499[P0]

UBPR9106
DESCRIPTION
If the Reporting Bank has Restated its Balance Sheet as a Result of Applying Push Down Accounting this Calendar Year, Report the Date of the Bank's Acquisition

FORMULA
IF(uc:UBPR9999[P0] > '2001-03-01',ExistingOf(cc:RIAD9106[P0], 0), 0)

UBPR9999
DESCRIPTION
Reporting Date (CC,YR,MO,DA)

FORMULA
Context.Period.EndDate

UBPRA247
DESCRIPTION
Fixed Rate and Floating Rate Loans and Leases with a Remaining Maturity of one Year or Less

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA247[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA247[P0], NULL))

UBPRA248
DESCRIPTION
Fixed Rate and Floating Rate Debt Securities with a Remaining Maturity of one Year or Less

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

UBPRA511
DESCRIPTION
Fair Value of Available-for-Sale Investments in Mutual Funds and Other Equity Securities With Readily Determinable Fair Values

FORMULA
Existingof(cc:RCFDA511[P0],cc:RCONA511[P0],0)
DESCRIPTION
Interest-Only Strips Receivable (Not in the Form of a Security) on Mortgage Loans

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

UBPRA520
DESCRIPTION
Interest-Only Strips Receivable (Not in the Form of a Security) on Other Financial Assets

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

UBPRA551
DESCRIPTION
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA551[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA551[P0], NULL))

UBPRA552
DESCRIPTION
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Three Years through Five Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA552[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA552[P0], NULL))

UBPRA553
DESCRIPTION
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA553[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA553[P0], NULL))

UBPRA554
DESCRIPTION
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA554[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA554[P0], NULL))

UBPRA557
DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 1-3 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA557[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA557[P0], NULL))

UBPRA558
DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over Three Years through Five Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA558[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA558[P0], NULL))

UBPRA559
DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA559[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA559[P0], NULL))

UBPRA560
DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA560[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA560[P0], NULL))

UBPRA561
DESCRIPTION
Other Mortgage-Backed Securities (Include CMOs, REMICs, and Stripped MBS) with an Expected Average Life of Three Years or Less

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA561[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA561[P0], NULL))
UBPRA562

DESCRIPTION
Other Mortgage-Backed Securities (Include CMOs, REMICs, and Stripped MBS) with an Expected Average Life of Over Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA562[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA562[P0], NULL))

UBPRA566

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over One Year Through Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA566[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA566[P0], NULL))

UBPRA567

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over Three Years Through Five Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA567[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA567[P0], NULL))

UBPRA568

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA568[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA568[P0], NULL))

UBPRA569

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA569[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA569[P0], NULL))

UBPRA572

DESCRIPTION
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over One Year through Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA572[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA572[P0], NULL))

**UBPRA573**

**DESCRIPTION**
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over Three Years through Five Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA573[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA573[P0], NULL))

**UBPRA574**

**DESCRIPTION**
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA574[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA574[P0], NULL))

**UBPRA575**

**DESCRIPTION**
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA575[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA575[P0], NULL))

**UBPRA581**

**DESCRIPTION**
Time Deposits of Less than $100,000 with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFPA581[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA581[P0], NULL))

**UBPRA582**

**DESCRIPTION**
Time Deposits of Less than $100,000 with a Remaining Maturity or Next Repricing Date of Over Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFPA582[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA582[P0], NULL))

**UBPRA586**

**DESCRIPTION**
Time Deposits of $100,000 or More with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA586[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA587[P0], NULL))

UBPRA587

DESCRIPTION
Time Deposits of $100,000 or More with a Remaining Maturity or Next Repricing Date of Over Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA587[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA587[P0], NULL))

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))

UBPRB529

DESCRIPTION
Loans and Leases, Net of Unearned Income and Allowance

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

UBPRB558

DESCRIPTION

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

UBPRB559

DESCRIPTION
Mortgage-Backed Securities

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB559[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB559[P0], NULL))
DESCRIPTION
All Other Securities

FORMULA

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

UBPRB565

DESCRIPTION
FHLB Advances: With a Remaining Maturity of More Than One Year Through Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB565[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB565[P0], NULL))

UBPRB566

DESCRIPTION
FHLB Advances: With A Remaining Maturity of More Than Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB566[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB566[P0], NULL))

UBPRB567

DESCRIPTION
Other Borrowings: With a Remaining Maturity of More Than One Year Through Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB567[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB567[P0], NULL))

UBPRB568

DESCRIPTION
Other Borrowings: With a Remaining Maturity of More Than Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB568[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB568[P0], NULL))

UBPRB571

DESCRIPTION
Other Borrowings Maturing Under One Year

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

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB571[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB571[P0], NULL))
UBPRB576

DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 90 Days or More and Still Accruing

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

UBPRB577

DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Nonaccural

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

UBPRB579

DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 90 Days or More and Still Accruing

FORMULA

UBPRB580

DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Nonaccural

FORMULA

UBPRB838

DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Credit Card Receivables

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB838[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB838[P0], NULL))

UBPRB841

DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Credit Card Receivables

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB841[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB841[P0], NULL))

**UBPRB842**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Home Equity Lines

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB842[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB842[P0], NULL))

**UBPRB845**

**DESCRIPTION**
Fair Value of Available-for-Sale Asset-Backed Securities: Home Equity Lines

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB845[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB845[P0], NULL))

**UBPRB846**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Auto Loans

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB846[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB846[P0], NULL))

**UBPRB849**

**DESCRIPTION**
Fair Value of Available-for-Sale Asset-Backed Securities: Auto Loans

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB849[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB849[P0], NULL))

**UBPRB850**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other Consumer Loans

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB850[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB850[P0], NULL))

**UBPRB853**

**DESCRIPTION**
Fair Value of Available-for-Sale Asset-Backed Securities: Other Consumer Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB853[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB853[P0], NULL))

UBPRB854
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Commercial and Industrial Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB854[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB854[P0], NULL))

UBPRB857
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Commercial and Industrial Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB857[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB857[P0], NULL))

UBPRB858
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB858[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB858[P0], NULL))

UBPRB861
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Other
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB861[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB861[P0], NULL))

UBPRB987
DESCRIPTION
Federal Funds Sold in Domestic Offices
FORMULA

UBPRB989
DESCRIPTION
Securities Purchased Under Agreements to Resell
FORMULA

**UBPRB993**

**DESCRIPTION**
Federal Funds Purchased

**NARRATIVE**
Total federal funds purchased in domestic offices.

**FORMULA**

**UBPRB995**

**DESCRIPTION**
Securities Sold Under Agreements to Repurchase

**FORMULA**

**UBPRC026**

**DESCRIPTION**
Total (Asset-Backed Securities) Amortized Cost - Held to Maturity

**FORMULA**

**UBPRC027**

**DESCRIPTION**
Total (Asset-Backed Securities) Fair Value - Available-for-Sale

**FORMULA**

**UBPRC229**

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

**FORMULA**
UBPRC230
DESCRIPTION
Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens-Nonaccrual
FORMULA

UBPRC237
DESCRIPTION
Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 90 Days or More and Still Accruing
FORMULA

UBPRC239
DESCRIPTION
Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 90 Days or More and Still Accruing
FORMULA

UBPRC752
DESCRIPTION
REPORTING FORM NUMBER
FORMULA

UBPRC979
DESCRIPTION
Foreclosed Properties From "GNMA Loans"
FORMULA
c:RCONC979[P0]

UBPRD087
DESCRIPTION
Yearly Change in Total Assets, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0,uc:UBPR2170[P0] - uc:UBPRD088[P0],NULL)
UBPRD088
DESCRIPTION
Prior Year Total Assets, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPR2170[-P1Y]

UBPRD142
DESCRIPTION
Institution Average Loans Amount
FORMULA

UBPRD151
DESCRIPTION
Institution Loans Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPRD142)

UBPRD188
DESCRIPTION
Total Loans Secured by Real Estate
FORMULA

UBPRD203
DESCRIPTION
Institution Nonaccrual Real Estate Loans Amount
FORMULA
UBPRD245

DESCRIPTION
Total Loans and Leases, Net of Unearned Income

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

UBPRD248

DESCRIPTION
Net Loan and Lease Losses Average One Quarter

FORMULA
uc:UBPRD142[P0] + uc:UBPR3484[P0]

UBPRD250

DESCRIPTION
Yearly Change in Net Loans and Leases, Used for Yearly Growth Rate Ratio

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

UBPRD251

DESCRIPTION
Prior Year Net Loans and Leases, Used for Yearly Growth Rate Ratio

FORMULA
uc:UBPRE119[-P1Y]

UBPRD272

DESCRIPTION
Institution Lease Financing Receivable Calendar Year Average Amount

FORMULA
CAVG04X(#uc:UBPR3484)
UBPRD333
DESCRIPTION
Average Earning Assets Total
FORMULA

UBPRD337
DESCRIPTION
Institution Interest Bearing Balance Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPR3381)

UBPRD340
DESCRIPTION
Average Equity Capital One Quarter
FORMULA
(uc:UBPRD660[P0] + uc:UBPRD660[-P1Q]) / 2

UBPRD342
DESCRIPTION
Total Equity Capital Calendar Year Average
FORMULA
CAVG05X(#uc:UBPRD660)

UBPRD347
DESCRIPTION
Yearly Change in Total Tier 1 Capital, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0,uc:UBPRE644[P0] - uc:UBPRD349[P0], NULL)

UBPRD349
DESCRIPTION
Prior Year Total Tier 1 Capital, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPRE644[-P1Y]

UBPRD361
DESCRIPTION
Cash Dividends for Current Quarter Less Cash Dividends for Prior Quarter Annualized. Used in Capital Ratios Only.
FORMULA

UBPRD362
DESCRIPTION
Institution Average Earning Assets Calendar Year Basis of Calendar Quarter Average Date
FORMULA

UBPRD377
DESCRIPTION
Institution Federal Fund Sold Calendar Quarter Average
FORMULA
CAVG04X(#uc:UBPR3365)

UBPRD387
DESCRIPTION
NET INCOME FOR CURRENT QUARTER LESS NET INCOME FOR PRIOR QUARTER
NARRATIVE
QUARTERLY NET INCOME
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4340[P0] - cc:RIAD4340[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4340[P0], NULL))

UBPRD395
DESCRIPTION
One Quarter Noninterest Expense
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4079[P0] - cc:RIAD4079[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4079[P0], NULL))

UBPRD429
DESCRIPTION
Total Investment Securities Calendar Quarter Average
FORMULA
uc:UBPRB558[P0] + uc:UBPRB559[P0] + uc:UBPRB560[P0]
UBPRD436
DESCRIPTION
Other Borrowed Money With Remaining Maturity of One year or Less
FORMULA
uc:UBPR2651[P0] + uc:UBPRB571[P0]

UBPRD459
DESCRIPTION
Net Loan and Lease Losses - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPR1795[P0] - uc:UBPR1795[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPR1795[P0] * 4, NULL))

UBPRD460
DESCRIPTION
Provision for Loan and Lease Loss - One Quarter
NARRATIVE
Quarterly Provision for Loan and Lease Loss
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRD483[P0] - uc:UBPRD483[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRD483[P0], NULL))

UBPRD481
DESCRIPTION
Non-Interest Expense - One Quarter
NARRATIVE
Quarterly salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRE037[P0] - uc:UBPRE037[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRE037[P0], NULL))

UBPRD483
DESCRIPTION
NARRATIVE
FORMULA
cc:RIAD4230[P0]

UBPRD485
DESCRIPTION
One Quarter Calculation Flag
FORMULA
IF(MonthOf(Context.Period.EndDate) < 4, 0, IF(MonthOf(Context.Period.EndDate) > 4 AND (uc:UBPR9106[P0] < 1 OR IsNil(uc:UBPR9106[P0])), 0, IF(MonthOf(Context.Period.EndDate) > 4 AND (ExistingOf(uc:UBPR2170[-P1Q], 1) < 1 OR IsNil(uc:UBPR2170[-P1Q])), IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q], 0) > 0 AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 1, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND (ExistingOf(uc:UBPR9106[-P1Q], 1) < 1 OR IsNil(uc:UBPR9106[-P1Q])), 0, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q], 0) > 0, 0, NULL))))

UBPRD493
DESCRIPTION
Federal Funds Sold and Resales
NARRATIVE
Federal funds sold and securities purchased under agreements to resell.
FORMULA

UBPRD498
DESCRIPTION
Institution Total Investment Securities Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPRD429)

UBPRD503
DESCRIPTION
Institution Interest Only and Equity Strips Amount
FORMULA
existingof(uc:UBPRA519[P0], cc:RCFDHT80[P0], cc:RCONHT80[P0]) + existingof(uc:UBPRA520[P0], 0) + uc:UBPR1752[P0]

UBPRD504
DESCRIPTION
Institution Two Period Average of Interest Only and Equity Security Strips Amount
FORMULA

UBPRD505
DESCRIPTION
Institution Calendar Year Average Interest Only and Equity Security Strips Amount
FORMULA

UBPRD514
DESCRIPTION
Institution Trading Account Assets Calendar Quarter Average Amount
FORMULA
existingof(uc:UBPR3401[P0], uc:UBPR3545[P0])

UBPRD515
DESCRIPTION
Institution Trading Account Assets Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPRD514)

UBPRD535
DESCRIPTION
Deposits, Other Liabilities Repriced Over One Year
FORMULA

UBPRD536
DESCRIPTION
Deposits, Other Liabilities Repriced Over Three Years
FORMULA
UBPRD538
DESCRIPTION
Foreign Office Deposits Maturing in Less Than One Year
FORMULA
IF(uc:UBPR9999[P0] > '1996-01-01' AND uc:UBPRC752[P0] = 31,Existingof(cc:RCFNA245[P0],0), NULL)

UBPRD549
DESCRIPTION
Short Term Liabilities Less Short Term Assets
FORMULA
uc:UBPRD550[P0] - uc:UBPRE583[P0]

UBPRD550
DESCRIPTION
Short Term Liabilities
FORMULA

UBPRD564
DESCRIPTION
Loans, Securities, CMO's Repriced Over One Year
FORMULA

UBPRD565
DESCRIPTION
Loans, Securities, CMO's Repriced Over Three Years
FORMULA
UBPRD574
DESCRIPTION
Loans and Securities Over One Year Less Deposits and Other Liabilities Over One Year
FORMULA
uc:UBPRD564[P0] - uc:UBPRD535[P0]

UBPRD575
DESCRIPTION
Loans and Securities Over Three Years, Less Deposits and Other Liabilities Over Three Years
FORMULA
uc:UBPRD565[P0] - uc:UBPRD536[P0]

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

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

UBPRD657
DESCRIPTION
Foreign Debt Securities

NARRATIVE
All debt and equity foreign securities.

FORMULA
\( \text{uc:UBPR1742[P0]} + \text{uc:UBPR1746[P0]} \)

**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
\( \text{CAVG04X(#uc:UBPRE878)} \)

**UBPRD660**

DESCRIPTION
Institution Equity Capital Consolidated Basis

FORMULA
\( \text{IF(ExistsNonNil(uc:UBPR3210[P0]),uc:UBPR3210[P0], NULL)} \)

**UBPRD663**

DESCRIPTION
Institution Total Deposits Amount

FORMULA
\( \text{uc:UBPR2200[P0]} \)

**UBPRD667**

DESCRIPTION
90 Days and Over Past Due

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

FORMULA

UBPRD669

DESCRIPTION

Total Nonaccrual LN&LS

NARRATIVE

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

FORMULA


UBPRE037

DESCRIPTION

Non-interest Expense

NARRATIVE

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

FORMULA

UBPRE119

DESCRIPTION
Net Loans and Leases

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

FORMULA
uc:UBPR529[P0] + uc:UBPR5369[P0]

UBPRE120

DESCRIPTION
U.S. Treasury and Agency Securities

NARRATIVE

FORMULA

UBPRE121

DESCRIPTION
All Other Securities

NARRATIVE
All other domestic securities, including holdings of private certificates of participation in pools of residential mortgages.

FORMULA

**UBPRE131**

**DESCRIPTION**

Gross Loans & Leases

**FORMULA**

uc:UBPRD245[P0] + uc:UBPR2123[P0]

**UBPRE386**

**DESCRIPTION**

Average Total Loans & Leases

**NARRATIVE**

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

**FORMULA**

uc:UBPRD151[P0] + uc:UBPRD272[P0]

**UBPRE582**

**DESCRIPTION**

Short Term Investments

**NARRATIVE**

Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less.
FORMULA
uc:UBPR0071[P0] + uc:UBPRD493[P0] + uc:UBPRA248[P0]

UBPRE583
DESCRIPTION
Short Term Assets
NARRATIVE
Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less.

FORMULA
uc:UBPRE582[P0] + uc:UBPRA247[P0]

UBPRE625
DESCRIPTION
Cash Dividends Declared
NARRATIVE
All cash dividends declared on common and preferred stock year to date.

FORMULA
cc:RIAD4460[P0] + cc:RIAD4470[P0]

UBPRE644
DESCRIPTION
Net Tier One Capital
NARRATIVE
Tier one capital from Call Report Schedule RC-R.

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

UBPRE878
DESCRIPTION
Average Assets During Quarter
NARRATIVE
Average assets for one quarter from Call Report Schedule RC-K.

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

UBPRF056
**DESCRIPTION**

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF056[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF056[P0], NULL)), NULL)

**UBPRF057**

**DESCRIPTION**

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF057[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF057[P0], NULL)), NULL)

**UBPRF058**

**DESCRIPTION**

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Five Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF058[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF058[P0], NULL)), NULL)

**UBPRF061**

**DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF061[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF061[P0], NULL)), NULL)

**UBPRF062**

**DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF062[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF062[P0], NULL)), NULL)

**UBPRF063**

**DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Five Years

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF063[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF063[P0], NULL)), NULL)

UBPRF167
DESCRIPTION
Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 90 or More Days and Still Accruing
FORMULA

UBPRF168
DESCRIPTION
Leases to Individuals for Household, Family, and Other Personal Expenditures, Nonaccrual
FORMULA

UBPRF174
DESCRIPTION
1-4 Family Residential Construction Loans, Past Due 90 or More Days and Still Accruing
FORMULA

UBPRF177
DESCRIPTION
Other Construction Loans and All Land Development and Other Land Loans, Nonaccrual
FORMULA

UBPRF180
DESCRIPTION
Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; 90 or More Days Past Due and Still Accruing
FORMULA

UBPRF182
DESCRIPTION
Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual

FORMULA

UBPRF183
DESCRIPTION
Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual

FORMULA

UBPRF858
DESCRIPTION
Federal Funds Purchased & Resales

NARRATIVE
Federal Funds purchased and securities sold under agreements to repurchase.

FORMULA

UBPRG840
DESCRIPTION
ABS: Structured Financial Products: Amortized Cost of Held-to-Maturity - Total

FORMULA
IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, existingof(cc:RCFDG336[P0], cc:RCFDHT58[P0], 0) + existingof(CC:RCFDG340[P0], 0) + existingof(CC:RCFDG344[P0], 0), IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, existingof(cc:RCONG336[P0], cc:RCONHT58[P0], 0) + existingof(cc:RCONG340[P0], 0) + existingof(cc:RCONG344[P0], 0), NULL))

UBPRG843
DESCRIPTION
ABS: Structured Financial Products: Fair Value of Available-for-Sale Total

FORMULA
IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, existingof(cc:RCFDG339[P0], cc:RCFDHT61[P0], 0) + existingof(CC:RCFDG343[P0], 0) + existingof(CC:RCFDG347[P0], 0), IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, existingof(cc:RCONG339[P0], cc:RCONHT61[P0], 0) + existingof(cc:RCONG343[P0], 0) + existingof(cc:RCONG347[P0], 0), NULL))

UBPRJA22
DESCRIPTION
Equity securities with readily determinable fair values not held for trading

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDJA22[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONJA22[P0], NULL))

UBPRKX38

DESCRIPTION
NET INTEREST INCOME FOR THE QUARTER

FORMULA
IF(uc:UBPRD485[P0] = 1, (cc:RIAD4074[P0] - cc:RIAD4074[-P1Q]), IF(uc:UBPRD485[P0] = 0, cc:RIAD4074[P0], NULL))