1 Home Equity (1-4 Family)

1.1 UBPRE262

DESCRIPTION
Unused Commitments on Home Equity (1-4 Family) Loans as a percent of Total Assets

NARRATIVE
The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties divided by total assets.

FORMULA
PCTOF(uc:UBPR3814[P0],uc:UBPR2170[P0])

2 Credit Card

2.1 UBPRE263

DESCRIPTION
Unused Commitments on Credit Cards as a percent of Total Assets

NARRATIVE
The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards divided by total assets.

FORMULA
PCTOF(uc:UBPR3815[P0],uc:UBPR2170[P0])

3 Commercial RE Secured by RE

3.1 UBPRE264

DESCRIPTION
Unused Commitments on Commercial RE Loans Secured by RE as a percent of Total Assets

NARRATIVE
The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C divided by total assets.

FORMULA
PCTOF(uc:UBPR3816[P0],uc:UBPR2170[P0])

4 1-4 Family Residential
4.1 UBPRE218

DESCRIPTION
Unused Commitments on 1-4 Family Residential Construction Loans as a percent of Total Assets

NARRATIVE
The unused portions of commitments to extend credit for the specific purpose of constructing 1-4 family residential properties divided by total assets.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', PCTOF(uc:UBPRF164[P0], uc:UBPR2170[P0]), NULL)

5 Comml RE, Oth Const & Land

5.1 UBPRE225

DESCRIPTION
Unused Commitments on Commercial RE, Other Construction & Land Development Loans as a percent of Total Assets

NARRATIVE
The unused portions of all other commitments to fund commercial real estate, construction, and land development loans secured by real estate (other than commitments to fund 1-4 family residential construction) divided by total assets.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', PCTOF(uc:UBPRF165[P0], uc:UBPR2170[P0]), NULL)

6 Commercial RE Not Secured by RE

6.1 UBPRE265

DESCRIPTION
Unused Commitments on Commercial RE Loans Not Secured by RE as a percent of Total Assets

NARRATIVE
The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities divided by total assets.

FORMULA
PCTOF(uc:UBPR6550[P0], uc:UBPR2170[P0])

7 All Other

7.1 UBPRE266

DESCRIPTION
All Other Unused Commitments as a percent of Total Assets

NARRATIVE
The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments divided by total assets.

FORMULA
PCTOF(uc:UBPR3818[P0],uc:UBPR2170[P0])

8 Total LN&LS Commitments

8.1 UBPRE267

DESCRIPTION
Total Unused Loan and Lease Commitments as a percent of Total Assets

NARRATIVE
Total unused loan and lease commitments divided by total assets.

FORMULA
PCTOF(uc:UBPRD271[P0],uc:UBPR2170[P0])

9 Securities Underwriting

9.1 UBPRE268

DESCRIPTION
Securities Underwriting as a percent of Total Assets

NARRATIVE
The unsold portion of the reporting bank's own takedown in securities underwriting transactions divided by total assets. Includes note issuance facilities (NIFs) and revolving underwriting facilities (RUFs).

FORMULA
PCTOF(uc:UBPR3817[P0],uc:UBPR2170[P0])

10 Standby Letters of Credit

10.1 UBPRE269

DESCRIPTION
Standby Letters of Credit as a percent of Total Assets

NARRATIVE
The amount of outstanding and used standby letters of credit issued by the bank divided by total assets.

FORMULA
PCTOF(uc:UBPRD655[P0],uc:UBPR2170[P0])

11 Amount Conveyed to Others
11.1 UBPRE270

DESCRIPTION
Amount Conveyed to Others as a percent of Total Assets

NARRATIVE
The amount of standby letters of credit conveyed to others divided by total assets.

FORMULA
PCTOF(uc:UBPRE226[P0],uc:UBPR2170[P0])

12 Commercial Letters of Credit

12.1 UBPRE271

DESCRIPTION
Commercial Letters of Credit as a percent of Total Assets

NARRATIVE
The amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit (excluding standby letters of credit) divided by total assets.

FORMULA
PCTOF(uc:UBPR3411[P0],uc:UBPR2170[P0])

13 Assets Securitized or Sold w/Rec

13.1 UBPRE272

DESCRIPTION
Assets Securitized or Sold with Recourse as a percent of Total Assets

NARRATIVE
Outstanding principal balance of assets securitized and/or sold with recourse or other seller-provided credit enhancements divided by total assets.

FORMULA
PCTOF(uc:UBPRE227[P0],uc:UBPR2170[P0])

14 Amount of Recourse Exposure

14.1 UBPRE273

DESCRIPTION
Amount of Recourse Exposure as a percent of Total Assets

NARRATIVE
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements on assets securitized and or/sold divided by total assets.

FORMULA
PCTOF(uc:UBPRE278[P0],uc:UBPR2170[P0])

15 Credit Derivatives Bank as Guarantor

15.1 UBPRE274

DESCRIPTION
Credit Derivatives Bank as Guarantor as a percent of Total Assets

NARRATIVE
Credit Derivatives on which the bank is guarantor divided by total assets.

FORMULA
PCTOF(uc:UBPRA534[P0],uc:UBPR2170[P0])

16 Credit Derivatives Bank as Beneficiary

16.1 UBPRE275

DESCRIPTION
Credit Derivatives Bank as Beneficiary as a percent of Total Assets

NARRATIVE
Credit Derivatives on which the bank is beneficiary divided by total assets.

FORMULA
PCTOF(uc:UBPRA535[P0],uc:UBPR2170[P0])

17 All Oth Off-Balance Sheet Items

17.1 UBPRE276

DESCRIPTION
All Other Off-Balance Sheet Items as a percent of Total Assets

NARRATIVE
Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities divided by total assets.

FORMULA
PCTOF(uc:UBPRD658[P0],uc:UBPR2170[P0])

18 Off-Balance Sheet Items
18.1 UBPRE277

DESCRIPTION
Off-Balance Sheet Items as a percent of Total Assets

NARRATIVE
The sum of off-balance sheet items divided by total assets.

FORMULA
PCTOF(uc:UBPRE229[P0],uc:UBPR2170[P0])

19 Home Equity (1-4 Family)

19.1 UBPR3814

DESCRIPTION
Unused Commitments on Home Equity (1-4 Family) Loans

NARRATIVE
The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3814[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3814[P0], NULL))

19.2 UBPRE230

DESCRIPTION
Unused Commitments on Home Equity (1-4 Family) Loans one quarter change

NARRATIVE
The one quarter change in unused commitments on home equity (1-4 family) loans. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR3814,1)

19.3 UBPRE246

DESCRIPTION
Unused Commitments on Home Equity (1-4 Family) Loans annual change

NARRATIVE
The annual change in unused commitments on home equity (1-4 family) loans. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPR3814,1)

20 Credit Card
20.1 UBPR3815
DESCRIPTION
Unused Commitments on Credit Cards

NARRATIVE
The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3815[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3815[P0], NULL))

20.2 UBPRE231
DESCRIPTION
Unused Commitments on Credit Cards one quarter change

NARRATIVE
The one quarter change in unused commitments on credit cards. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR3815,1)

20.3 UBPRE247
DESCRIPTION
Unused Commitments on Credit Cards annual change

NARRATIVE
The annual change in unused commitments on credit cards. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPR3815,1)

21 Commercial RE Secured by RE

21.1 UBPR3816
DESCRIPTION
Unused Commitments on Commercial RE Loans Secured by RE

NARRATIVE
The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C.

FORMULA
IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD164[P0] + cc:RCFD165[P0],
IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41, cc:RCONF164[P0] + cc:RCONF165[P0],

21.2 UBPRE232
DESCRIPTION
Unused Commitments on Commercial RE Loans Secured by RE one quarter change
NARRATIVE
The one quarter change in unused commitments on commercial RE loans secured by RE. The one quarter change is the percent change from the immediate prior quarter to the current quarter.
FORMULA
CHANGEQI(#uc:UBPR3816,1)

21.3 UBPRE248
DESCRIPTION
Unused Commitments on Commercial RE Loans Secured by RE annual change
NARRATIVE
The annual change in unused commitments on commercial RE loans secured by RE. The annual change is the percent change from the prior year comparable quarter to the current quarter.
FORMULA
CHANGEYI(#uc:UBPR3816,1)

22 1-4 Family Residential

22.1 UBPRF164
DESCRIPTION
Unused Commitments on 1-4 Family Residential Construction Loans
NARRATIVE
The unused portions of commitments to extend credit for the specific purpose of constructing 1-4 family residential properties.
FORMULA

22.2 UBPRE171
DESCRIPTION
Unused Commitments on 1-4 Family Residential Construction Loans one quarter change
NARRATIVE
The one quarter change in unused commitments on 1-4 family residential construction loans. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**
IF(uc:UBPR9999[P0] > '2007-04-01',CHANGEQI(#uc:UBPRF164,1), NULL)

**22.3 UBPRE178**

**DESCRIPTION**
Unused Commitments on 1-4 Family Residential Construction Loans annual change

**NARRATIVE**
The annual change in unused commitments on 1-4 family residential construction loans. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**
IF(uc:UBPR9999[P0] > '2008-01-01',CHANGEYI(#uc:UBPRF164,1), NULL)

**23 Commercial RE, Oth Const & Land**

**23.1 UBPRF165**

**DESCRIPTION**
Unused Commitments on Commercial RE, Other Construction & Land Development Loans

**NARRATIVE**
The unused portions of all other commitments to fund commercial real estate, construction, and land development loans secured by real estate (other than commitments to fund 1-4 family residential construction).

**FORMULA**
IF(uc:UBPR9999[P0] > '2007-01-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF165[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF165[P0], NULL)), NULL)

**23.2 UBPRE188**

**DESCRIPTION**
Unused Commitments on Commercial RE, Other Construction & Land Development Loans one quarter change

**NARRATIVE**
The one quarter change in unused commitments on commercial RE, other construction & land development loans. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**
IF(uc:UBPR9999[P0] > '2007-04-01',CHANGEQI(#uc:UBPRF165,1), NULL)

**23.3 UBPRE199**

**DESCRIPTION**
Unused Commitments on Commercial RE, Other Construction & Land Development Loans annual change

**NARRATIVE**
The annual change in unused commitments on commercial RE, other construction & land development loans. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
IF(uc:UBPR9999[P0] > '2008-01-01',CHANGEYI(#uc:UBPRF165,1), NULL)

24 Commercial RE Not Secured by RE

24.1 UBPR6550

DESCRIPTION
Unused Commitments on Commercial RE Loans Not Secured by RE

NARRATIVE
The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD6550[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON6550[P0], NULL))

24.2 UBPRE233

DESCRIPTION
Unused Commitments on Commercial RE Loans Not Secured by RE one quarter change

NARRATIVE
The one quarter change in unused commitments on commercial RE loans not secured by RE. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR6550,1)

24.3 UBPRE249

DESCRIPTION
Unused Commitments on Commercial RE Loans Not Secured by RE annual change

NARRATIVE
The annual change in unused commitments on commercial RE loans not secured by RE. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPR6550,1)

25 All Other

25.1 UBPR3818

DESCRIPTION
All Other Unused Commitments
NARRATIVE
The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments.

FORMULA

25.2 UBPRE234
DESCRIPTION
All Other Unused Commitments one quarter change

NARRATIVE
The one quarter change in all other unused commitments. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR3818,1)

25.3 UBPRE250
DESCRIPTION
All Other Unused Commitments annual change

NARRATIVE
The annual change in all other unused commitments. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPR3818,1)

26 Securities Underwriting

26.1 UBPR3817
DESCRIPTION
Securities Underwriting

NARRATIVE
The unsold portion of the reporting bank's own takedown in securities underwriting transactions. Includes note issuance facilities (NIFs) and revolving underwriting facilities (RUFs).

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3817[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3817[P0], NULL))

26.2 UBPRE235
DESCRIPTION
Securities Underwriting one quarter change

NARRATIVE
The one quarter change in securities underwriting. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR3817,1)

26.3 UBPRE251

DESCRIPTION
Securities Underwriting annual change

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

FORMULA
CHANGEYI(#uc:UBPR3817,1)

27 Memo: Unused Commit w/mat GT 1 YR

27.1 UBPR3833

DESCRIPTION
Unused Commitments with maturity greater than one year

NARRATIVE
Unused commitments with an original maturity exceeding one year, from Call Report Schedule RC-R.

FORMULA
if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFDG624[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCONG624[P0], IF(uc:UBPRC752[P0] = 31,cc:RCFD3833[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3833[P0], NULL))))

27.2 UBPRE236

DESCRIPTION
Unused Commitments with maturity greater than one year - one quarter change

NARRATIVE
The one quarter change in unused commitments with an original maturity exceeding one year. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR3833,1)

27.3 UBPRE252

DESCRIPTION
Unused Commitments with maturity greater than one year - annual change

NARRATIVE
The annual change in unused commitments with an original maturity exceeding one year. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPR3833,1)

28 Standby Letters of Credit

28.1 UBPRD655

DESCRIPTION
Standby Letters of Credit

NARRATIVE
The amount of outstanding and used standby letters of credit issued by the bank.

FORMULA
uc:UBPR3819[P0] + uc:UBPR3821[P0]

28.2 UBPRE237

DESCRIPTION
Standby Letters of Credit one quarter change

NARRATIVE
The one quarter change in standby letters of credit. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPRD655,1)

28.3 UBPRE253

DESCRIPTION
Standby Letters of Credit annual change

NARRATIVE
The annual change in standby letters of credit. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPRD655,1)

29 Amount Conveyed to Others

29.1 UBPRE226

DESCRIPTION
Amount Conveyed to Others

NARRATIVE
The amount of standby letters of credit conveyed to others.

FORMULA
uc:UBPR3820[P0] + uc:UBPR3822[P0]

29.2 UBPRE238

DESCRIPTION
Amount Conveyed to Others one quarter change

NARRATIVE
The one quarter change in the amount of standby letters of credit conveyed to others. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPRE226,1)

29.3 UBPRE254

DESCRIPTION
Amount Conveyed to Others annual change

NARRATIVE
The annual change in the amount of standby letters of credit conveyed to others. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPRE226,1)

30 Commercial Letters of Credit

30.1 UBPR3411

DESCRIPTION
Commercial Letters of Credit

NARRATIVE
The amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers’ letters of credit not issued for money or its equivalent, and all similar letters of credit (excluding standby letters of credit).

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3411[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3411[P0], NULL))

30.2 UBPRE239

DESCRIPTION
Commercial Letters of Credit one quarter change
NARRATIVE
The one quarter change in commercial letters of credit. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPR3411,1)

30.3 UBPRE255
DESCRIPTION
Commercial Letters of Credit annual change

NARRATIVE
The annual change in commercial letters of credit. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPR3411,1)

31 Assets Securitized or Sold w/recourse

31.1 UBPRE227
DESCRIPTION
Assets Securitized or Sold with Recourse

NARRATIVE
Outstanding principal balance of assets securitized and/or sold with recourse or other seller-provided credit enhancements.

FORMULA
IF(uc:UBPR9999[P0] > '2001-06-01', ExistingOf(uc:UBPRB705[P0],0) + ExistingOf(uc:UBPRB706[P0],0) + ExistingOf(uc:UBPRB707[P0],0) + ExistingOf(uc:UBPRB708[P0],0) + ExistingOf(uc:UBPRB709[P0],0) + ExistingOf(uc:UBPRB710[P0],0) + ExistingOf(uc:UBPRB711[P0],0) + ExistingOf(uc:UBPRB790[P0],0) + ExistingOf(uc:UBPRB791[P0],0) + ExistingOf(uc:UBPRB792[P0],0) + ExistingOf(uc:UBPRB793[P0],0) + ExistingOf(uc:UBPRB794[P0],0) + ExistingOf(uc:UBPRB795[P0],0) + ExistingOf(uc:UBPRB796[P0],0) + ExistingOf(cc:RCONFT08[P0],0) + ExistingOf(cc:RCONFT10[P0],0), IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2001-06-01', uc:UBPRA521[P0] + uc:UBPRA523[P0],NULL))

31.2 UBPRE240
DESCRIPTION
Assets Securitized or Sold with Recourse one quarter change

NARRATIVE
The one quarter change in assets securitized or sold with recourse. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPRE227,1)

31.3 UBPRE256
DESCRIPTION
Assets Securitized or Sold with Recourse annual change

NARRATIVE
The annual change in assets securitized or sold with recourse. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPRE227,1)

32 Amount of Recourse Exposure

32.1 UBPRE228
DESCRIPTION
Amount of Recourse Exposure

NARRATIVE
Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements on assets securitized and/or sold.

FORMULA

32.2 UBPRE241
DESCRIPTION
Amount of Recourse Exposure one quarter change

NARRATIVE
The one quarter change in the amount of recourse exposure. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPRE228,1)

32.3 UBPRE257
DESCRIPTION
Amount of Recourse Exposure annual change

NARRATIVE
The annual change in the amount of recourse exposure. The annual change is the percent change from the prior year comparable quarter to the current quarter.
FORMULA
CHANGEYI(#uc:UBPRE228,1)

33 Credit Derivatives Bank as Guarantor

33.1 UBPRA534

DESCRIPTION
Credit Derivatives Bank as Guarantor

NARRATIVE
Credit Derivatives on which the bank is guarantor.

FORMULA
IF(uc:UBPR9999[P0] > '2006-01-01',
   uc:UBPRC968[P0] + uc:UBPRC970[P0] + uc:UBPRC972[P0] + uc:UBPRC974[P0],
      cc:RCFDA534[P0],
      41,cc:RCONA534[P0],NULL))

33.2 UBPRE242

DESCRIPTION
Credit Derivatives Bank as Guarantor one quarter change

NARRATIVE
The one quarter change in credit derivatives on which the bank is guarantor. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPRA534,1)

33.3 UBPRE258

DESCRIPTION
Credit Derivatives Bank as Guarantor annual change

NARRATIVE
The annual change in credit derivatives on which the bank is guarantor. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPRA534,1)

34 Credit Derivatives Bank as Beneficiary

34.1 UBPRA535

DESCRIPTION
Credit Derivatives Bank as Beneficiary
34.2 UBPRE243

DESCRIPTION
Credit Derivatives Bank as Beneficiary one quarter change

NARRATIVE
The one quarter change in credit derivatives on which the bank is beneficiary. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQA(#uc:UBPRA535,1)

34.3 UBPRE259

DESCRIPTION
Credit Derivatives Bank as Beneficiary annual change

NARRATIVE
The annual change in credit derivatives on which the bank is beneficiary. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYA(#uc:UBPRA535,1)

35 All Oth Off-Balance Sheet Items

35.1 UBPRD658

DESCRIPTION
All Other Off-Balance Sheet Items

NARRATIVE
Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

FORMULA

35.2 UBPRE244

DESCRIPTION
All Other Off-Balance Sheet Items one quarter change

NARRATIVE
The one quarter change in all other off-balance sheet items. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA
CHANGEQI(#uc:UBPRD658,1)

35.3 UBPRE260

DESCRIPTION
All Other Off-Balance Sheet Items annual change

NARRATIVE
The annual change in all other off-balance sheet items. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPRD658,1)

36 Off-Balance Sheet Items

36.1 UBPRE229

DESCRIPTION
Total Off-Balance Sheet Items

NARRATIVE
The sum of all off-balance sheet items reported above.

FORMULA

36.2 UBPRE245

DESCRIPTION
Total Off-Balance Sheet Items one quarter change

NARRATIVE
The one quarter change in off-balance sheet items. The one quarter change is the percent change from the immediate prior quarter to the current quarter.
FORMULA
CHANGEQI(#uc:UBPRE229,1)

36.3 UBPRE261

DESCRIPTION
Total Off-Balance Sheet Items annual change

NARRATIVE
The annual change in off-balance sheet items. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA
CHANGEYI(#uc:UBPRE229,1)
Referenced Concepts

**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))

**UBPR3411**

DESCRIPTION
Commercial Letters of Credit

NARRATIVE
The amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit (excluding standby letters of credit).

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3411[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3411[P0], NULL))

**UBPR3428**

DESCRIPTION
Participations in Acceptances Conveyed to Others by the Reporting Bank, Branch or Agency or Bank Holding Company

FORMULA

**UBPR3430**

DESCRIPTION
All Other Off-Balance Sheet Liabilities

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3430[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3430[P0], NULL))

**UBPR3433**

DESCRIPTION
Securities Lent

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3433[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3433[P0], NULL))
UBPR3814
DESCRIPTION
Unused Commitments on Home Equity (1-4 Family) Loans
NARRATIVE
The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3814[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3814[P0], NULL))

UBPR3815
DESCRIPTION
Unused Commitments on Credit Cards
NARRATIVE
The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3815[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3815[P0], NULL))

UBPR3816
DESCRIPTION
Unused Commitments on Commercial RE Loans Secured by RE
NARRATIVE
The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C.
FORMULA

UBPR3817
DESCRIPTION
Securities Underwriting
NARRATIVE
The unsold portion of the reporting bank's own takedown in securities underwriting transactions. Includes note issuance facilities (NIFs) and revolving underwriting facilities (RUFs).
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3817[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3817[P0], NULL))

UBPR3818
DESCRIPTION
All Other Unused Commitments
NARRATIVE
The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments.
FORMULA

UBPR3819
DESCRIPTION
Financial Standby Letters of Credit and Foreign Office Guarantees
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3819[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3819[P0], NULL))

UBPR3820
DESCRIPTION
Amount of Financial Standby Letters of Credit Conveyed to Others
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3820[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3820[P0], NULL))

UBPR3821
DESCRIPTION
Performance Standby Letters of Credit
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3821[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3821[P0], NULL))

UBPR3822
DESCRIPTION
Amount of Performance Standby Letters of Credit Conveyed to Others
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3822[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3822[P0], NULL))

UBPR3833
Unused Commitments with maturity greater than one year

Unused commitments with an original maturity exceeding one year, from Call Report Schedule RC-R.

if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFDG624[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCONG624[P0], IF(uc:UBPRC752[P0] = 31,cc:RCFD3833[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3833[P0], NULL))))

Unused Commitments on Commercial RE Loans Not Secured by RE

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

IF(uc:UBPRC752[P0] = 31,cc:RCFD6550[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON6550[P0], NULL))

Unused Commitments on Commercial RE Loans Not Secured by RE

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

IF(uc:UBPRC752[P0] = 31,cc:RCFD6550[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON6550[P0], NULL))

SIZE CODE

IF(MonthOf(Context.Period.EndDate) = 3, uc:UBPRF966[P0], IF(MonthOf(Context.Period.EndDate) = 6, uc:UBPRF967[P0], IF(MonthOf(Context.Period.EndDate) = 9, uc:UBPRF968[P0], IF(MonthOf(Context.Period.EndDate) = 12, uc:UBPRF969[P0], '0001'))))

Reporting Date (CC,YR,MO,DA)

Context.Period.EndDate

First Lien 1-to-4 Family Residential Mortgage Loans: Outstanding Principal Balance of Mortgages Transferred as of the Report Date

IF(uc:UBPRC752[P0] = 31,cc:RCFDA521[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA521[P0], NULL))
DESCRIPTION
First Lien 1-to-4 Family Residential Mortgage Loans: Amount of Recourse Exposure on these Mortgages as of the Report Date

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA522[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA522[P0], NULL))

UBPRA523
DESCRIPTION
Other Financial Assets: Outstanding Principal Balance of Assets Transferred as of the Report Date

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA523[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA523[P0], NULL))

UBPRA524
DESCRIPTION
Other Financial Assets: Amount of Recourse Exposure on these Assets as of the Report Date

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA524[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA524[P0], NULL))

UBPRA534
DESCRIPTION
Credit Derivatives Bank as Guarantor

NARRATIVE
Credit Derivatives on which the bank is guarantor.

FORMULA

UBPRA535
DESCRIPTION
Credit Derivatives Bank as Beneficiary

NARRATIVE
Credit Derivatives on which the bank is beneficiary.

FORMULA
UBPRB705
DESCRIPTION
Sec 1-4 Family Residential Loans ($000)
NARRATIVE
The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S).
FORMULA

UBPRB706
DESCRIPTION
Sec Home Equity Lines ($000)
NARRATIVE
The dollar amount of securitized home equity lines (from Call Report Schedule RC-S).
FORMULA

UBPRB707
DESCRIPTION
Sec Credit Card Receivables ($000)
NARRATIVE
The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S).
FORMULA

UBPRB708
DESCRIPTION
Sec Auto Loans ($000)
NARRATIVE
The dollar amount of securitized auto loans (from Call Report Schedule RC-S).
FORMULA

UBPRB709
DESCRIPTION
Outstanding Principal Balance of Assets Sold and Securitized with Recourse or Other Seller-Provided Credit Enhancements - Other Consumer Loans

FORMULA

UBPRB710
DESCRIPTION
Sec Commercial & Industrial Loans ($000)

NARRATIVE
The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

UBPRB711
DESCRIPTION
Outstanding Principal Balance of Assets Sold and Securitized With Recourse or Other Seller-Provided Credit Enhancements - All Other Loans

FORMULA

UBPRB712
DESCRIPTION
Ret IO 1-4 Family Residential Loans ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Call Report Schedule RC-S).

FORMULA

UBPRB713
DESCRIPTION
Ret IO Strips Home Equity Lines ($000)

NARRATIVE
Dollar amount of credit exposure from retained interest only strips on home equity lines (from Call Report Schedule RC-S).

FORMULA

UBPRB714
DESCRIPTION
Ret IO Strips Credit Card Receivables ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Call Report Schedule RC-S).

FORMULA

UBPRB715
DESCRIPTION
Ret IO Strips Auto Loans ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on auto loans (from Call Report Schedule RC-S).

FORMULA

UBPRB716
DESCRIPTION
Retained Interest-Only Strips - Other Consumer Loans

FORMULA

UBPRB717
DESCRIPTION
Ret IO Strips Commercial & Industrial Loans ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

UBPRB718
DESCRIPTION
Retained Interest-Only Strips - All Other Loans

FORMULA

UBPRB719
DESCRIPTION
Ret Cr Enh 1-4 Family Residential Loans ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S).

FORMULA

UBPRB720
DESCRIPTION
Ret Cr Enh Home Equity Lines ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S).

FORMULA

UBPRB721
DESCRIPTION
Ret Cr Enh Credit Card Receivables ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S).

FORMULA
UBPRB722

DESCRIPTION
Ret Cr Enh Auto Loans ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S).

FORMULA

UBPRB723

DESCRIPTION
Standby Letters of Credit, Subordinated Securities, and Other Enhancements - Other Consumer Loans

FORMULA

UBPRB724

DESCRIPTION
Ret Cr Enh Commercial & Industrial Loans ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from Call Report Schedule RC-S).

FORMULA

UBPRB725

DESCRIPTION
Standby Letters of Credit, Subordinated Securities, and Other Enhancements - All Other Loans

FORMULA

UBPRB790

DESCRIPTION
Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - 1-4 Family Residential Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCFDB790}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCONB790}[P0], \text{NULL}))
\]

**UBPRB791**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Home Equity Lines

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCFDB791}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCONB791}[P0], \text{NULL}))
\]

**UBPRB792**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Credit Card Receivables

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCFDB792}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCONB792}[P0], \text{NULL}))
\]

**UBPRB793**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Auto Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCFDB793}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCONB793}[P0], \text{NULL}))
\]

**UBPRB794**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Other Consumer Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCFDB794}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] > = '2001-06-30', \text{cc:RCONB794}[P0], \text{NULL}))
\]

**UBPRB795**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Commercial and Industrial Loans

**FORMULA**

**UBPRB796**

**DESCRIPTION**

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - All Other Loans

**FORMULA**


**UBPRB797**

**DESCRIPTION**

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported in Item 11: 1-4 Family Residential Loans

**FORMULA**


**UBPRB798**

**DESCRIPTION**

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Home Equity Lines

**FORMULA**


**UBPRB799**

**DESCRIPTION**

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Credit Card Receivables

**FORMULA**


**UBPRB800**

**DESCRIPTION**

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Auto Loans

**FORMULA**

UBPRB801

DESCRIPTION
Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Other Consumer Loans

FORMULA

UBPRB802

DESCRIPTION
Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Commercial and Industrial Loans

FORMULA

UBPRB803

DESCRIPTION
Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: All Other Loans

FORMULA

UBPRC393

DESCRIPTION
Subordinated Securities and Other Residual Interests - 1-4 Family Residential Loans

FORMULA

UBPRC394

DESCRIPTION
Subordinated Securities and Other Residual Interests - Home Equity

FORMULA

UBPRC395

DESCRIPTION
Subordinated Securities and Other Residual Interests - Credit Card Receivables

**FORMULA**


**UBPRC396**

**DESCRIPTION**
Subordinated Securities and Other Residual Interests - Auto Loans

**FORMULA**


**UBPRC397**

**DESCRIPTION**
Subordinated Securities and Other Residual Interests - Other Consumer Loans

**FORMULA**


**UBPRC398**

**DESCRIPTION**
Subordinated Securities and Other Residual Interests - Commercial and Industrial Loans

**FORMULA**


**UBPRC399**

**DESCRIPTION**
Subordinated Securities and Other Residual Interests - All Other Loans and All Leases

**FORMULA**


**UBPRC400**

**DESCRIPTION**
Standby Letters of Credit and Other Enhancements - 1-4 Family Residential Loans

**FORMULA**

UBPRC401
DESCRIPTION
Standby Letters of Credit and Other Enhancements - Home Equity
FORMULA

UBPRC402
DESCRIPTION
Standby Letters of Credit and Other Enhancements - Credit Card Receivables
FORMULA

UBPRC403
DESCRIPTION
Standby Letters of Credit and Other Enhancements - Auto Loans
FORMULA

UBPRC404
DESCRIPTION
Standby Letters of Credit and Other Enhancements - Other Consumer Loans
FORMULA

UBPRC405
DESCRIPTION
Standby Letters of Credit and Other Enhancements - Commercial and Industrial Loans
FORMULA

UBPRC406
DESCRIPTION
Standby Letters of Credit and Other Enhancements - All Other Loans and All Leases
FORMULA

UBPRC752
DESCRIPTION
REPORTING FORM NUMBER
FORMULA

UBPRC968
DESCRIPTION
Credit Derivatives: Notional Amounts - Credit Default Swaps - Guarantor
FORMULA

UBPRC969
DESCRIPTION
Credit Derivatives: Notional Amounts - Credit Default Swaps - Beneficiary
FORMULA

UBPRC970
DESCRIPTION
Credit Derivatives: Notional Amounts - Total Return Swaps - Guarantor
FORMULA

UBPRC971
DESCRIPTION
Credit Derivatives: Notional Amounts - Total Return Swaps - Beneficiary
FORMULA

UBPRC972
DESCRIPTION
Credit Derivatives: Notional Amounts - Credit Options - Guarantor
FORMULA

UBPRC973
DESCRIPTION
Credit Derivatives: Notional Amounts - Credit Options - Beneficiary

FORMULA

UBPRC974
DESCRIPTION
Credit Derivatives: Notional Amounts - Other Credit Derivatives - Guarantor

FORMULA

UBPRC975
DESCRIPTION
Credit Derivatives: Notional Amounts - Other Credit Derivatives - Beneficiary

FORMULA

UBPRD271
DESCRIPTION
Unpaid Balance of All Loans Considered Renegotiated Troubled Debt and on Which Interest is Being Accured

FORMULA

UBPRD293
DESCRIPTION
FLAG THAT IDENTIFIES IF THE INSTITUTION IS FOREIGN OR DOMESTIC BASED ON FOREIGN BRANCHS, AGREEMENT EDGE FLAG AND IBF FLAG.

FORMULA
UBPRD424

DESCRIPTION
Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

FORMULA
IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752-[P3Q],41) = 41 and
ExistingOf(cc:RCON2170-[P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752-[P3Q],31) = 31 and
ExistingOf(cc:RFD2170-[P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752-[P3Q],41) = 41 and
ExistingOf(cc:RCON2170-[P3Q],90000) >= 100000 and ExistingOf(cc:RCON2170-[P3Q],300001) < 300000, 1,
IF(ExistingOf(uc:UBPRC752-[P3Q],31) = 31 and ExistingOf(cc:RFD2170-[P3Q],90000) >= 100000 and
ExistingOf(cc:RFD2170-[P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752-[P3Q],41) = 41 and
ExistingOf(cc:RCON2170-[P3Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752-[P3Q],31) = 31 and
ExistingOf(cc:RCFD2170-[P3Q],200000) >= 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 6,
IF(ExistingOf(uc:UBPRC752-[P4Q],41) = 41 and ExistingOf(cc:RCON2170-[P4Q],100001) < 100000, 0,
IF(ExistingOf(uc:UBPRC752-[P4Q],31) = 31 and ExistingOf(cc:RCFD2170-[P4Q],100001) < 100000, 0,
IF(ExistingOf(uc:UBPRC752-[P4Q],41) = 41 and ExistingOf(cc:RCON2170-[P4Q],90000) >= 100000 and
ExistingOf(cc:RCON2170-[P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752-[P4Q],31) = 31 and
ExistingOf(cc:RCFD2170-[P4Q],90000) >= 100000 and ExistingOf(cc:RFD2170-[P4Q],300001) < 300000, 1,
IF(ExistingOf(uc:UBPRC752-[P4Q],41) = 41 and ExistingOf(cc:RCON2170-[P4Q],200000) >= 300000, 2,
IF(ExistingOf(uc:UBPRC752-[P4Q],31) = 31 and ExistingOf(cc:RCFD2170-[P4Q],200000) >= 300000, 2, 0))))),
IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752-[P5Q],41) = 41 and
ExistingOf(cc:RCON2170-[P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752-[P5Q],31) = 31 and
ExistingOf(cc:RFD2170-[P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752-[P5Q],41) = 41 and
ExistingOf(cc:RCON2170-[P5Q],90000) >= 100000 and ExistingOf(cc:RCON2170-[P5Q],300001) < 300000, 1,
IF(ExistingOf(uc:UBPRC752-[P5Q],31) = 31 and ExistingOf(cc:RCFD2170-[P5Q],90000) >= 100000 and
ExistingOf(cc:RFD2170-[P5Q],300001) >= 300000, 1, IF(ExistingOf(uc:UBPRC752-[P5Q],41) = 41 and
ExistingOf(cc:RCON2170-[P5Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752-[P5Q],31) = 31 and
ExistingOf(cc:RCFD2170-[P5Q],200000) >= 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 12,
IF(ExistingOf(uc:UBPRC752-[P6Q],41) = 41 and ExistingOf(cc:RCON2170-[P6Q],100001) < 100000, 0,
IF(ExistingOf(uc:UBPRC752-[P6Q],31) = 31 and ExistingOf(cc:RFD2170-[P6Q],100001) < 100000, 0,
IF(ExistingOf(uc:UBPRC752-[P6Q],41) = 41 and ExistingOf(cc:RCON2170-[P6Q],90000) >= 100000 and
ExistingOf(cc:RCON2170-[P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752-[P6Q],31) = 31 and
ExistingOf(cc:RCFD2170-[P6Q],90000) >= 100000 and ExistingOf(cc:RFD2170-[P6Q],300001) < 300000, 1,
IF(ExistingOf(uc:UBPRC752-[P6Q],41) = 41 and ExistingOf(cc:RCON2170-[P6Q],200000) >= 300000, 2,
IF(ExistingOf(uc:UBPRC752-[P6Q],31) = 31 and ExistingOf(cc:RCFD2170-[P6Q],200000) >= 300000, 2, 0))))))

UBPRD655

DESCRIPTION
Standby Letters of Credit

NARRATIVE
The amount of outstanding and used standby letters of credit issued by the bank.

FORMULA
uc:UBPR3819[P0] + uc:UBPR3821[P0]

UBPRD658

DESCRIPTION
All Other Off-Balance Sheet Items

NARRATIVE
Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

FORMULA

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '2001', '2002', '0003'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '0001', '0002'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{uc:UBPR3428}[P0] + \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '2001', '2002', '0003'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '0001', '0002'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0] + \text{uc:UBPR9999}[P0]), \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '2001', '2002', '0003'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '0001', '0002'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], NULL))))
\]

**UBPRE226**

**DESCRIPTION**

Amount Conveyed to Others

**NARRATIVE**

The amount of standby letters of credit conveyed to others.

**FORMULA**

\[
\text{uc:UBPR3820}[P0] + \text{uc:UBPR3822}[P0]
\]

**UBPRE227**

**DESCRIPTION**

Assets Securitized or Sold with Recourse

**NARRATIVE**

Outstanding principal balance of assets securitized and/or sold with recourse or other seller-provided credit enhancements.

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2001-06-01', \text{ExistingOf}(\text{uc:UBPRB705}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB706}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB707}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB708}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB709}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB710}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB711}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB790}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB791}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB792}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB793}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB794}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB795}[P0], 0) + \text{ExistingOf}(\text{uc:UBPRB796}[P0], 0) + \text{ExistingOf}(\text{cc:RCONFT08}[P0], 0) + \text{ExistingOf}(\text{cc:RCONFT10}[P0], 0), \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] + \text{uc:UBPR9999}[P0]), \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPR9999}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '2001', '2002', '0003'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND } \text{uc:UBPR9999}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '0001', '0002'), \text{uc:UBPR3433}[P0] + \text{uc:UBPR3430}[P0], NULL))
\]

**UBPRE228**

**DESCRIPTION**

Amount of Recourse Exposure

**NARRATIVE**

Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements on assets securitized and or/sold.

**FORMULA**
IF(ubpr9999[p0] > '2003-01-01',
Existingof(uc:ubpre722[p0],0) +
Existingof(uc:ubprb797[p0],0) +
Existingof(uc:ubprb798[p0],0) +
Existingof(uc:ubprb799[p0],0) +
Existingof(uc:ubprb800[p0],0) +
Existingof(uc:ubprb801[p0],0) +
Existingof(uc:ubprb802[p0],0) +
Existingof(uc:ubprb803[p0],0),
IF(ubpr9999[p0] > '2001-06-01' AND ubpr9999[p0] < '2003-01-01',
uc:ubprb712[p0] +
uc:ubprb713[p0] +
uc:ubprb714[p0] +
uc:ubprb715[p0] +
uc:ubprb716[p0] +
uc:ubprb717[p0] +
uc:ubprb718[p0] +
uc:ubprb719[p0] +
uc:ubprb720[p0] +
uc:ubprb721[p0] +
uc:ubprb722[p0] +
uc:ubprb723[p0] +
uc:ubprb724[p0] +
uc:ubprb725[p0] +
uc:ubprb797[p0] +
uc:ubprb798[p0] +
uc:ubprb799[p0] +
uc:ubprb800[p0] +
uc:ubprb801[p0] +
uc:ubprb802[p0] +
uc:ubprb803[p0],
uc:ubpra522[p0] +
uc:ubpra524[p0],
NULL)))

UBPRE229
DESCRIPTION
Total Off-Balance Sheet Items
NARRATIVE
The sum of all off-balance sheet items reported above.
FORMULA
uc:ubpr3814[p0] +
uc:ubpr3815[p0] +
uc:ubpr3816[p0] +
uc:ubpr6550[p0] +
uc:ubprd655[p0] +
uc:ubpr3411[p0] +
uc:ubpre227[p0] +
uc:ubprd658[p0] +
ExistingOf(uc:ubpra534[p0],0) +
ExistingOf(uc:ubpra535[p0],0) +
uc:ubpr3818[p0] +
ExistingOf(uc:ubpr3817[p0],0)

UBPRE713
DESCRIPTION
Ret IO Strips ($000)
NARRATIVE
The total of all credit exposure from retained interest only strips (from Call Report Schedule RC-S).
FORMULA
IF(uc:ubpr9999[p0] > '2001-04-01',
uc:ubprb712[p0] +
uc:ubprb713[p0] +
uc:ubprb714[p0] +
uc:ubprb715[p0] +
uc:ubprb717[p0] +
uc:ubpre714[p0],
NULL)

UBPRE714
DESCRIPTION
All Other Ret IO Strips Loans and Leases ($000)
NARRATIVE
The dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans (from Call Schedule RC-S).
FORMULA
IF(uc:ubpr9999[p0] > '2001-04-01',
uc:ubprb712[p0] +
uc:ubprb713[p0] +
uc:ubprb714[p0] +
uc:ubprb715[p0] +
uc:ubprb717[p0] +
uc:ubpre714[p0],
NULL)

UBPRE715
DESCRIPTION
Retained Credit Enhancements ($000)
NARRATIVE
From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements (from Call Report Schedule RC-S). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from Call Report Schedule RC-S).

FORMULA

UBPRE716
DESCRIPTION
All Other Ret Cr Enh Loans and Leases ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S).

FORMULA

UBPRE722
DESCRIPTION
Total Retained Credit Exposure ($000)

NARRATIVE
The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Call Report Schedule RC-S).

FORMULA
Existingof(uc:UBPRE713[P0], cc:RCFDHU09[P0], cc:RCONHU09[P0]) + Existingof(cc:RCFDHU10[P0], 0) + Existingof(cc:RCFDHU11[P0], 0) + Existingof(cc:RCFDHU12[P0], 0) + Existingof(cc:RCFDHU13[P0], 0) + Existingof(cc:RCFDHU14[P0], 0) + Existingof(uc:UBPRE715[P0], cc:RCFDHU15[P0], cc:RCONHU15[P0])

UBPRF164
DESCRIPTION
Unused Commitments on 1-4 Family Residential Construction Loans

NARRATIVE
The unused portions of commitments to extend credit for the specific purpose of constructing 1-4 family residential properties.

FORMULA
UBPRF165

DESCRIPTION
Unused Commitments on Commercial RE, Other Construction & Land Development Loans

NARRATIVE
The unused portions of all other commitments to fund commercial real estate, construction, and land development loans secured by real estate (other than commitments to fund 1-4 family residential construction).

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', IF(uc:UBPRC752[P0] = 31, cc:RCFDF165[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONF165[P0], NULL)), NULL)

UBPRF966

DESCRIPTION
Size Code CALC Helper 3QTRBACK

FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD442[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD442[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25001) <= 25000, '0001', '0001'))))

UBPRF967

DESCRIPTION
Size Code CALC Helper 4QTRBACK

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

UBPRF968

DESCRIPTION
Size Code CALC Helper 5QTRBACK

FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25001) <= 25000, '0001', '0001')))))
DESCRIPTION
Size Code CALC Helper 6QTRBACK

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