1 Interest Income (TE)

1.1 UBPRE001

DESCRIPTION
Interest Income (TE) as a percent of Average Assets

NARRATIVE
All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

FORMULA
PCTOFANN(uc:UBPR4107[P0],uc:UBPRD659[P0])

2 Interest Expense

2.1 UBPRE002

DESCRIPTION
Interest Expense as a percent of Average Assets

NARRATIVE
Total interest expense divided by average assets.

FORMULA
PCTOFANN(cc:RIAD4073[P0],uc:UBPRD659[P0])

3 Net Interest Income (TE)

3.1 UBPRE003

DESCRIPTION
Net Interest Income (TE) as a percent of Average Assets

NARRATIVE
Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

FORMULA
PCTOFANN(uc:UBPR4074[P0],uc:UBPRD659[P0])

4 Noninterest Income

4.1 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
PCTOANN(cc:RIAD4079[P0],uc:UBPRD659[P0])

5 Noninterest Expense

5.1 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
PCTOANN(uc:UBPRE037[P0],uc:UBPRD659[P0])

6 Provision: Loan & Lease Losses

6.1 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
PCTOANN(uc:UBPRD483[P0],uc:UBPRD659[P0])

7 Provision: Credit Loss Oth Assets

7.1 UBPRKW07

DESCRIPTION
Provision for credit losses on all other assets as a percent of average assets

NARRATIVE
Provision for credit losses on all other assets divided by average assets

FORMULA
PCTOANN(uc:UBPRKW06[P0],uc:UBPRD659[P0])

8 Pretax Operating Income (TE)
8.1 UBPRE007

DESCRIPTION
Pretax Operating Income (TE) as a percent of Average Assets

NARRATIVE
Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expense, the provision for loan and lease-financing receivable losses and the provision for allocated transfer risk, divided by average assets.

FORMULA
PCTOFANN(uc:UBPRE038[P0],uc:UBPRD659[P0])

9 Realized Gains/Losses Sec

9.1 UBPRE008

DESCRIPTION
Realized Gains(Losses) on the sale of Securities as a percent of Average Assets

NARRATIVE
Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts divided by average assets.

FORMULA
PCTOFANN(uc:UBPRD309[P0],uc:UBPRD659[P0])

10 Unrealized Gains / Losses Equity Sec

10.1 UBPRJA35

DESCRIPTION
Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

NARRATIVE
Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

FORMULA
PCTOFANN(cc:RIADHT70[P0],uc:UBPRD659[P0])

11 Pretax Net Operating Income (TE)

11.1 UBPRE009

DESCRIPTION
Pretax Net Operating Income (TE) as a percent of Average Assets

NARRATIVE
Pretax operating income, plus securities gains or losses divided by average assets.
FORMULA
PCTOFANN(uc:UBPRE039[P0],uc:UBPRD659[P0])

12 Net Operating Income

12.1 UBPRE010

DESCRIPTION
Net Operating Income as a percent of Average Assets

NARRATIVE
After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

FORMULA
IF(uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIAD4300[P0],uc:UBPRD659[P0]), NULL)

13 Adjusted Net Operating Income

13.1 UBPRE011

DESCRIPTION
Adjusted Net Operating Income as a percent of Average Assets

NARRATIVE
Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

FORMULA
PCTOFANN(uc:UBPRD385[P0],uc:UBPRD659[P0])

14 Net Inc Attrib to Min Ints

14.1 UBPRJ248

DESCRIPTION
Net Income Attributed to Minority Interests as a percent of Average Assets

NARRATIVE
Net income attributed to minority interests divided by average assets. A minority interest is the portion of equity in a bank's subsidiary not attributable, directly or indirectly, to the parent bank. If the amount reported in this item is a net loss, enclose it in parentheses.

FORMULA
IF(uc:UBPR9999[P0] > '2009-01-01' AND uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIADG103[P0],uc:UBPRD659[P0]), NULL)

15 Net Income Adjusted Sub S
15.1 UBPRE012

DESCRIPTION
Net Income Adjusted for Sub Chapter S Status as a percent of Average Assets

NARRATIVE
Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, - tax-exempt income from other obligations of states and political subdivisions.

FORMULA
IF(uc:UBPRD659[P0] <> 0,PCTOFANN(uc:UBPRD392[P0],uc:UBPRD659[P0]), NULL)

16 Net Income

16.1 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)

17 Avg Earning Assets to Avg Assets

17.1 UBPRE014

DESCRIPTION
Average Earning Assets as a percent of Average Assets

NARRATIVE
Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, mortgage backed securities, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, plus a five period average of interest only strips (mortgage loans and Other) and equity securities divided by average assets.

FORMULA
PCTOF(uc:UBPRD362[P0],uc:UBPRD659[P0])

18 Avg Int-Bearing Funds to Avg Assets

18.1 UBPRE015
DESCRIPTION
Average Interest-Bearing Funds as a percent of Average Assets

NARRATIVE
Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, other borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

FORMULA
PCTOF(uc:UBPRD435[P0],uc:UBPRD659[P0])

19 Int Inc (TE) to Avg Earn Assets

19.1 UBPRE016

DESCRIPTION
Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE
Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

FORMULA
PCTOFANN(uc:UBPR4107[P0],uc:UBPRD362[P0])

20 Int Expense to Avg Earn Assets

20.1 UBPRE017

DESCRIPTION
Interest Expense to Average Earning Assets

NARRATIVE
Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

FORMULA
PCTOFANN(cc:RIAD4073[P0],uc:UBPRD362[P0])

21 Net Int Inc-TE to Avg Earn Assets

21.1 UBPRE018

DESCRIPTION
Net Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE
Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.
FORMULA
PCTOFANN(uc:UBPR4074[P0],uc:UBPRD362[P0])

22 Net Loss to Average Total LN&LS

22.1 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
PCTOFANN(uc:UBPR1795[P0],uc:UBPRE386[P0])

23 Earnings Coverage of Net Losses (X)

23.1 UBPRE020

DESCRIPTION
Earnings Coverage of Net Losses (X)

NARRATIVE
Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

FORMULA
IF(uc:UBPR1795[P0] > 0,PCT(uc:UBPRD468[P0],uc:UBPR1795[P0]), NULL)

24 LN&LS Allowance to LN&LS Not HFS

24.1 UBPRE022

DESCRIPTION
LN&LS Allowance to LN&LS Not HFS

NARRATIVE
Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables not held for sale. Available from March 31, 2001 forward.

FORMULA
PCTOF(uc:UBPR3123[P0],uc:UBPRB528[P0])

25 LN&LS Allowance to Net Losses (X)
25.1 UBPRE021

DESCRIPTION
Loan and Lease Allowance to Net Loss (times)

NARRATIVE
Ending balance of the allowance for possible loan and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown in this caption.

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

26 LN&LS Allowance to Total LN&LS

26.1 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])

27 Total LN&LS-90+ Days Past Due

27.1 UBPRE541

DESCRIPTION
Total Loans and Leases 90+ Days Past Due to Gross Loans and Leases

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

FORMULA
PCTOF(uc:UBPRD667[P0],uc:UBPRE131[P0])

28 -Nonaccrual

28.1 UBPRE542

DESCRIPTION
Total LN&LS-Nonaccrual %

NARRATIVE
Total loans and leases on nonaccrual status divided by total loans and leases.
FORMULA
PCTOF(uc:UBPRD669[P0],uc:UBPRE131[P0])

29 -Total

29.1 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])

30 Net Non Core Fund Dep New $250M

30.1 UBPRK447

DESCRIPTION
Net Non Core Funding Dependence $250,000

NARRATIVE
Noncore liabilities less short term investments divided by long term assets. Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than $250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than $100,000 + insured brokered deposits of $100,000 through $250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of $100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than $100,000 + brokered deposits of $100,000. 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. Long term assets equals the sum of: net loans and leases + loans and leases held for sale + held-to-maturity securities + available-for-sale securities - debt securities with a remaining maturity of one year or less + other real estate owned (non-investment).

FORMULA
PCTOF(uc:UBPRK446[P0],uc:UBPRD584[P0])

31 Net Loans & Leases to Assets

31.1 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.
32 Tier One Leverage Capital

32.1 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)

33 Cash Dividends to Net Income

33.1 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)

34 Retained Earnings to Avg Total Equity

34.1 UBPRE025

DESCRIPTION
Retained Earnings to Average Total Equity

NARRATIVE
Net income, less cash dividends declared, divided by average equity capital.

FORMULA
IF(uc:UBPRD342[P0] > 0, PCTOFANN(uc:UBPRE043[P0], uc:UBPRD342[P0]), NULL)

35 Rest+Nonac+RE Acq to Eqcap+ALLL

35.1 UBPRE026

DESCRIPTION
Restructured Loans + Nonaccrual Loans + Real Estate Acquired to Equity Capital + Loan and Lease Allowance

NARRATIVE
The sum of loans and leases which are on nonaccrual + restructured but 30-89 days past due + restructured but over 90 days past due + restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.

FORMULA
PCTOF(uc:UBPRD090[P0],uc:UBPRD092[P0])

36 Total Assets

36.1 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])

37 Tier One Capital

37.1 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])

38 Net Loans & Leases

38.1 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])

39 Short Term Investments

39.1 UBPRE028
DESCRIPTION
Short Term Investments 12-month growth rate
NARRATIVE
Short Term Investments 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. 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
PCTOF(uc:UBPRD430[P0],uc:UBPRD431[P0])

40 Short Term Non Core Funding

40.1 UBPRE029
DESCRIPTION
Short Term Non Core Funding 12-month growth rate
NARRATIVE
Short Term Non Core Funding 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. Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than $250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than $100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA
PCTOF(uc:UBPRD545[P0],uc:UBPRD547[P0])

41 Average Total Assets

41.1 UBPRD659
DESCRIPTION
Average Total Assets ($000)

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

FORMULA
CAVG04X(#uc:UBPRE878)

42 Total Equity Capital
42.1 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))

43 Net Income
43.1 UBPR4340

DESCRIPTION
Net Income

NARRATIVE
Net Income from Call Report Schedule RI.

FORMULA
cc:RIAD4340[P0]

44 Number of banks in Peer Group
44.1 UBPAE877

DESCRIPTION
NUMBER OF BANKS IN PEER GROUP

NARRATIVE
FORMULA
Referenced Concepts

**UBPR0071**

**DESCRIPTION**
Interest-Bearing Bank Balances

**NARRATIVE**
Interest-bearing balances due from depository institutions.

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD0071}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON0071}[P0], \text{NULL}))
\]

**UBPR1227**

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1227}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1227}[P0], \text{NULL}))
\]

**UBPR1228**

**DESCRIPTION**
Lease Financing Receivables - Nonaccrual

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1228}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1228}[P0], \text{NULL}))
\]

**UBPR1255**

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1255}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1255}[P0], \text{NULL}))
\]

**UBPR1256**

**DESCRIPTION**
Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Nonaccrual

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1256}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1256}[P0], \text{NULL}))
\]

**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))

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
IF(uc:UBPRC752[P0] = 31, cc:RCFD1350[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1350[P0], 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:UBPRD667[P0] + uc:UBPRD669[P0]

UBPR1583
DESCRIPTION
Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1583[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1583[P0], NULL))

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 - Nonaccretion

**FORMULA**

\[
\text{IF}(uc:UBPRC752[P0] = 31, cc:RCFD1608[P0], \text{IF}(uc:UBPRC752[P0] = 41, cc:RCON1608[P0], NULL))
\]

**UBPR1616**

**DESCRIPTION**

Current Other Restructured LN&LS

**NARRATIVE**

Other restructured loan and leases still current by their restructured terms.

**FORMULA**

\[
\]

**UBPR1658**

**DESCRIPTION**

Restructured LN&LS 30-89 Days P/D

**NARRATIVE**

Restructured loans and leases past due 30 through 89 days and still accruing interest.

**FORMULA**

\[
\]

**UBPR1659**

**DESCRIPTION**

Restructured Loans and Leases, Other Loans and Leases - Past Due 90-Days or More and Still Accruing

**FORMULA**

\[
\]
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))

UBPR1754
DESCRIPTION
Held-to-Maturity Securities
NARRATIVE
Held-to-maturity securities reported at cost.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1754[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1754[P0], NULL))

UBPR1773
DESCRIPTION
Available-for-Sale Securities
NARRATIVE
Securities available-for-sale reported at fair value.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1773[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1773[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(ub:UBPRC752[P0] = 31, cc:RCFD2123[P0], IF(ub:UBPRC752[P0] = 41, cc:RCON2123[P0], NULL))

**UBPR2170**

DESCRIPTION
Total Assets

NARRATIVE
Total Assets from Call Report Schedule RC.

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

**UBPR2366**

DESCRIPTION
Fully Insured Brokered Deposits

NARRATIVE
Fully Insured Brokered Deposits March 31, 2017 and forward equals brokered deposits of $250,000 or less. Fully Insured Brokered Deposits March 31, 2010 to December 31, 2016 equals brokered deposits less than $100,000 + brokered deposits of $100,000 through $250,000 from Call Report Schedule RC-E. Fully insured brokered deposits prior to March 31, 2010 equals brokered time deposits less than $100,000 + brokered deposits issued in denominations of $100,000 from Call Report Schedule RC-E.

FORMULA

**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(ub:UBPRC752[P0] = 31, cc:RCFD2651[P0], IF(ub:UBPRC752[P0] = 41, cc:RCON2651[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))

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))

UBPR3190

DESCRIPTION
Other Borrowed Money

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3190[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3190[P0], NULL))

UBPR3200

DESCRIPTION
Subordinated Notes and Debentures

NARRATIVE
Subordinated notes and debentures from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3200[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3200[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))

UBPR3353

DESCRIPTION
Quarterly Average of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3353[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3353[P0], NULL))

UBPR3355

DESCRIPTION
Quarterly Average of Other Borrowed Money

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3355[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3355[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))
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))

UBPR4010

DESCRIPTION
Interest and Fees on Loans

NARRATIVE
Year-to-date interest and fee income on loans.

FORMULA
cc:RIAD4010[P0]

**UBPR4074**

**DESCRIPTION**
Net Interest Income (TE)

**NARRATIVE**
Total interest income on a tax equivalent basis less total interest expense.

**FORMULA**
uc:UBPR4107[P0] - cc:RIAD4073[P0]

**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**

**UBPR4107**

**DESCRIPTION**
Total Interest Income (TE)

**NARRATIVE**
Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.

**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 reconcilement 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))

UBPR5399
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 - 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:RCON5460[P0], NULL))

UBPR5461
DESCRIPTION
All Other Loans - Nonaccrual
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD5461[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5461[P0], NULL))

UBPR7204
DESCRIPTION
Tier 1 Leverage Capital Ratio
NARRATIVE
Tier 1 Leverage Capital Ratio
FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7204[P0], if(uc:UBPRC752[P0] = 41, cc:RCON7204[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 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41, cc:RCON8274[P0], NULL))))

UBPR9565

DESCRIPTION
SIZE CODE

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

UBPR9999

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

FORMULA
Context.Period.EndDate

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:RCNA248[P0], NULL))

UBPRA519

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))

**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))

**UBPRB560**

DESCRIPTION
All Other Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB560[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB560[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
IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk215[P0] +
cc:RCFDk218[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK215[P0] +
cc:RCONK218[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] =
31,cc:RCFDB580[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB580[P0], NULL))))

UBPRB987
DESCRIPTION
Federal Funds Sold in Domestic Offices
FORMULA
IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB987[P0],IF(uc:UBPRC752[P0] = 41 AND
uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB987[P0], NULL))

UBPRB989
DESCRIPTION
Securities Purchased Under Agreements to Resell
FORMULA
IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB989[P0],IF(uc:UBPRC752[P0] = 41 AND
uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB989[P0], NULL))

UBPRB993
DESCRIPTION
Federal Funds Purchased
NARRATIVE
Total federal funds purchased in domestic offices.
FORMULA
IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB993[P0],IF(uc:UBPRC752[P0] = 41 AND
uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB993[P0], NULL))

UBPRB995
DESCRIPTION
Securities Sold Under Agreements to Repurchase
FORMULA
IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB995[P0],IF(uc:UBPRC752[P0] = 41 AND
uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB995[P0], NULL))

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
cc:RCONC979[P0]

UBPRD078
DESCRIPTION
Total Deposits in Foreign Offices
NARRATIVE
The sum of all deposits in foreign offices.

FORMULA
cc:RCFN2200[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]

UBPRD090

DESCRIPTION
Troubled Assets

FORMULA

UBPRD092

DESCRIPTION
Total Equity Capital Plus Allowance for Loans and Lease Losses

FORMULA
uc:UBPRD660[P0] + uc:UBPR3123[P0]

UBPRD142

DESCRIPTION
Institution Average Loans Amount

FORMULA

UBPRD151
DESCRIPTION
Institution Loans Calendar Year Average Amount

FORMULA
CAVG04X(#uc:UBPRD142)

UBPRD203
DESCRIPTION
Institution Nonaccrual Real Estate Loans Amount

FORMULA

UBPRD236
DESCRIPTION
Institution Annualized Net Loans and Lease Financing Receivable Chargeoffs

FORMULA
uc:UBPR1795[P0] * ANN

UBPRD245
DESCRIPTION
Total Loans and Leases, Net of Unearned Income

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

UBPRD293

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

FORMULA

UBPRD309

DESCRIPTION
Institution Gross Security Gain or Loss on Investment Securities Amount

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

UBPRD337

DESCRIPTION
Institution Interest Bearing Balance Calendar Year Average Amount

FORMULA
CAVG04X(#uc:UBPR3381)

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**

\[
\text{IF}(\text{uc:UBPRD088}[P0] > 0, \text{uc:UBPRE644}[P0] - \text{uc:UBPRD349}[P0], \text{NULL})
\]

**UBPRD349**

**DESCRIPTION**
Prior Year Total Tier 1 Capital, Used for Yearly Growth Rate Ratio

**FORMULA**

\[
\text{uc:UBPRE644}[-P1Y]
\]

**UBPRD351**

**DESCRIPTION**
Four Period Average of Time Deposits Greater Than $100,000

**FORMULA**

\[
\text{CAVG04X(#cc:RCONA514)}
\]

**UBPRD358**

**DESCRIPTION**
Institution Four Period Average Interest Bearing Foreign Deposits

**FORMULA**

\[
\text{CAVG04X(#cc:RCFN3404)}
\]

**UBPRD362**

**DESCRIPTION**
Institution Average Earning Assets Calendar Year Basis of Calendar Quarter Average Date

**FORMULA**

\[
\text{uc:UBPRD337}[P0] + \text{uc:UBPRD498}[P0] + \text{uc:UBPRD377}[P0] + \text{uc:UBPRD151}[P0] + \text{existingof(uc:UBPRD515}[P0],0) + \text{uc:UBPRD272}[P0] + \text{uc:UBPRD505}[P0]
\]

**UBPRD371**

**DESCRIPTION**
Interest Expense Incurred to Carry Tax Exempt Securities, Loans and Leases

**FORMULA**

\[
\text{existingof(cc:RIAD4513}[P0],0) * \text{ANN}
\]

**UBPRD376**

**DESCRIPTION**
Institution Federal Funds Purchased Calendar Quarter Average
FORMULA
CAVG04X(#uc:UBPR3353)

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

UBPRD385
DESCRIPTION
Net operating income after taxes and securities + provision for possible loan and lease losses - net loan and lease losses + provision for credit losses on all other assets - net credit losses on all other assets.
FORMULA
cc:RIAD4300[P0] + cc:RIAD4230[P0] - uc:UBPR1795[P0] + Existingof(uc:UBPRKW06[P0],0) - Existingof(uc:UBPRKW26[P0],0)

UBPRD392
DESCRIPTION
Net Income After Taxes for Banks Filling Subchapter S
FORMULA

UBPRD398
DESCRIPTION
Total Interest and Dividend Income on Securities
FORMULA
cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]

UBPRD402
DESCRIPTION
Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation
FORMULA
uc:UBPRD403[P0] * ANN

UBPRD403
DESCRIPTION
Absolute Value of Total Applicable Income Taxes

FORMULA
IF(uc:UBPRD519[P0] = 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] > 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] < 0,(uc:UBPRD519[P0] * -1), NULL)))

UBPRD404
DESCRIPTION
Available Benefit for Tax Equivalent Adjustment

FORMULA
PCT(uc:UBPRD463[P0],(1 - uc:UBPRD463[P0]))

UBPRD405
DESCRIPTION
Tax Benefit De-Annualized

FORMULA
IF(uc:UBPRD406[P0] > 0,PCT(uc:UBPRD406[P0],ANN),IF(uc:UBPRD406[P0] < 0,0,IF(uc:UBPRD406[P0] = 0,0, NULL)))

UBPRD406
DESCRIPTION
Total Tax Benefit

FORMULA

UBPRD407
DESCRIPTION
Income Plus Tax Credits Available for Tax Equivalent Adjustment. Used Where Tax Exempt Income Exceeds Taxable Income

FORMULA
uc:UBPRD409[P0] + uc:UBPRD408[P0]

UBPRD408
DESCRIPTION
Absolute Value of Total Taxes Annualized for Tax Equivalency Calculations and Grossed Up By Marginal Tax Rate. Gross Up Factor is Reciprocal

FORMULA
uc:UBPRD402[P0] * IF(uc:UBPR9999 > '2018-01-01', 4.762, 2.941)

UBPRD409
DESCRIPTION
Gross Taxable Income Annualized for Tax Equivalent Calculation

FORMULA
uc:UBPRD410[P0] * ANN

UBPRD410
DESCRIPTION
Gross Taxable Income

FORMULA
cc:RIAD4301[P0] + existingof(cc:RIAD4513[P0],0)

UBPRD412
DESCRIPTION
Net Taxable Income (Year-to-Reporting-Date) Used For Tax Equivalent Calculation Annualized

FORMULA
uc:UBPRD413[P0] * ANN

UBPRD413
DESCRIPTION
Net Taxable Income (Year-to-Date) Used For Tax Equivalent Calculations

FORMULA
uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD423
DESCRIPTION
Tax Exempt Securities and Loan and Lease Income Annualized For Tax Equivalent Calculation

FORMULA
(cc:RIAD4507[P0] + cc:RIAD4313[P0]) * ANN

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:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCON2170[-P3Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(cc:RCFD2170[-P3Q],200000) >= 300000, 2, IF(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:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(cc:RCFD2170[-P4Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) >= 300000, 2, IF(ExistingOf(uc:UBPRC752[-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:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(cc:RCON2170[-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:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],90000) >= 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) >= 100000 and ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],200000) > = 300000, 2, 0))))), 0))))

UBPRD425
DESCRIPTION
FORMULA
cc:RIADA530[P0]

UBPRD429
DESCRIPTION
Total Investment Securities Calendar Quarter Average
FORMULA
uc:UBPRB558[P0] + uc:UBPRB559[P0] + uc:UBPRB560[P0]

UBPRD430
DESCRIPTION
Yearly Change in Temporary Investments, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0, uc:UBPRE582[P0] - uc:UBPRD431[P0], NULL)

UBPRD431
DESCRIPTION
Prior Year in Temporary Investments, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPRE582[-P1Y]

UBPRD433
DESCRIPTION
Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount
FORMULA

UBPRD435
DESCRIPTION
Institution Total Interest Bearing Liabilities Calendar Quarter Average
FORMULA
uc:UBPRD433[P0] + uc:UBPRD376[P0] + existingof(uc:UBPRD440[P0],0) + uc:UBPRD506[P0]

UBPRD436
DESCRIPTION
Other Borrowed Money With Remaining Maturity of One year or Less
FORMULA
uc:UBPR2651[P0] + uc:UBPRB571[P0]

UBPRD439
DESCRIPTION
Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount
FORMULA
UBPRD440
DESCRIPTION
Institution Other Liabilities for Borrowed Money Calendar Year Average Amount
FORMULA

UBPRD441
DESCRIPTION
Four Period Average of Liabilities for Other Borrowed Money Calendar Quarter Average Amount
FORMULA
CAVG04X(#uc:UBPRD439)

UBPRD442
DESCRIPTION
Institution Five Period Average Total Other Borrowed Money Calendar Quarter Average Amount
FORMULA
CAVG05X(#uc:UBPRD439)

UBPRD463
DESCRIPTION
Institution Marginal Tax Rate
FORMULA

UBPRD468
DESCRIPTION
Institution Calendar Year Net Operating Income
FORMULA
cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]

UBPRD473
DESCRIPTION
Four Period Average of Other Nontransactional Savings Deposits
FORMULA
CAVG04X(#cc:RCONB563)

**UBPRD474**

**DESCRIPTION**
Four Period Average of Other Nontransactional Time Deposits

**FORMULA**
CAVG04X(#cc:RCONA529)

**UBPRD480**

**DESCRIPTION**
Other Borrowed Money With Remaining Maturity of One Year or Less

**FORMULA**
uc:UBPR2651[P0] + uc:UBPRBS71[P0]

**UBPRD483**

**DESCRIPTION**

**NARRATIVE**

**FORMULA**
cc:RIAD4230[P0]

**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]

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

UBPRD506
DESCRIPTION
Institution Subordinated Debt by Total Assets Calendar Year Average Ratio
FORMULA
CAVG05X(#uc:UBPR3200)

UBPRD512
DESCRIPTION
Four Period Average of Interest Bearing Transaction Accounts
FORMULA
CAVG04X(#cc:RCON3485)

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)

UBPRD519
DESCRIPTION
Institution Total Applicable Income Taxes

FORMULA
cc:RIAD4302[P0]

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)

UBPRD545

DESCRIPTION
Yearly Change in Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

FORMULA
IF(uc:UBPRD088[P0] > 0,uc:UBPRE584[P0] - uc:UBPRD547[P0],NULL)

UBPRD547

DESCRIPTION
Prior Year Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

FORMULA
uc:UBPRE584[-P1Y]

UBPRD580

DESCRIPTION
Investment Securities Over one Year Amount

FORMULA
uc:UBPRD588[P0] - uc:UBPRA248[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
'2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL)))

**UBPRD584**

**DESCRIPTION**
Net Loans and Lease Financing Receivables, Investment Securities and All Other Real Estate Owned

**FORMULA**
uc:UBPRD587[P0] + uc:UBPRE130[P0]

**UBPRD587**

**DESCRIPTION**
Net Loans and Lease Financing Receivables and Investment Securities with Maturities Over one Year

**FORMULA**
uc:UBPRE119[P0] + uc:UBPRD580[P0]

**UBPRD588**

**DESCRIPTION**
Total Investment Securities

**FORMULA**
existingof(uc:UBPR1754[P0],0) + existingof(uc:UBPR1773[P0],0) + existingof(uc:UBPRJA22[P0],0)

**UBPRD659**

**DESCRIPTION**
Average Total Assets ($000)

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

**FORMULA**
CAVG04X(#uc:UBPRE878)

**UBPRD660**

**DESCRIPTION**
Institution Equity Capital Consolidated Basis

**FORMULA**
IF(ExistsNonNil(uc:UBPR3210[P0]),uc:UBPR3210[P0], NULL)

**UBPRD664**

**DESCRIPTION**
Institution Calendar Year Avg of Loans

FORMULA

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.
**UBPRD673**

DESCRIPTION

Total Loans and Leases Restructured

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2019-01-01', \text{Existingof}(\text{cc:RCFDHK25}[P0], \text{cc:RCONHK25}[P0]), \text{IF}(\text{uc:UBPR9999}[P0] > '2011-01-01' \text{ and } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCONK158}[P0] + \text{cc:RCONF576}[P0] + \text{cc:RCONK159}[P0] + \text{cc:RCONK160}[P0] + \text{cc:RCONK161}[P0] + \text{cc:RCONF576}[P0] + \text{cc:RCONK162}[P0] + \text{cc:RCONK163}[P0] + \text{cc:RCONF576}[P0] + \text{cc:RCONK164}[P0] + \text{cc:RCONK165}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01' \text{ and } \text{uc:UBPR9999}[P0] < '2011-01-01', \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{cc:RIADC216}[P0] + \text{cc:RIADC232}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01', \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{cc:RIADC216}[P0] + \text{cc:RIADC232}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01', \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{cc:RIADC216}[P0] + \text{cc:RIADC232}[P0], \text{NULL})))
\]

**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**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2002-01-01', \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{cc:RIADC216}[P0] + \text{cc:RIADC232}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01', \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{cc:RIADC216}[P0] + \text{cc:RIADC232}[P0], \text{NULL})))
\]

**UBPRE038**

DESCRIPTION

Pretax Operating Income (TE)

**NARRATIVE**

The sum of year-to-date total tax equivalent interest income plus non-interest income less interest expense, non-interest expense, provision for possible loan and lease financing

**FORMULA**

\[
\text{cc:RIAD4301}[P0] - \text{uc:UBPRD309}[P0] - \text{Existingof}(\text{cc:RIADHT70}[P0], '0') + \text{uc:UBPRD405}[P0]
\]

**UBPRE039**

DESCRIPTION
Pretax Net Operating Income (TE)

NARRATIVE
The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

FORMULA
cc:RIAD4301[P0] + uc:UBPRD405[P0]

**UBPRE043**

DESCRIPTION
Retained Earnings

NARRATIVE
Net income minus cash dividends declared year-to-date.

FORMULA
cc:RIAD4340[P0] - uc:UBPRE625[P0]

**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:UBPRB529[P0] + uc:UBPR5369[P0]

**UBPRE130**

DESCRIPTION
Other Real Estate Owned

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

FORMULA

**UBPRE131**
DESCRIPTION
Gross Loans & Leases

FORMULA
\[ \text{uc:UBPRD245}[P0] + \text{uc:UBPR2123}[P0] \]

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
\[ \text{uc:UBPRD151}[P0] + \text{uc:UBPRD272}[P0] \]

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
\[ \text{uc:UBPR0071}[P0] + \text{uc:UBPRD493}[P0] + \text{uc:UBPRA248}[P0] \]

UBPRE584
DESCRIPTION
Short Term Non Core Funding

NARRATIVE
Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than $250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than $100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA
\[
\begin{align*}
\]

Updated Dec 13 2019

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))

UBPRF167
DESCRIPTION
Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 90 or More Days and Still Accruing
FORMULA
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
**UBPRF661**

**DESCRIPTION**
Restructured Loans Secured by 1-4 Residential Properties (in Domestic Offices) - Past Due 30-89 Days and Still Accruing

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01', \text{cc:RCONF661}[P0], \text{NULL})
\]

**UBPRF662**

**DESCRIPTION**
Restructured Loans Secured by 1-4 Residential Properties (in Domestic Offices) - Past Due 90 Days or More and Still Accruing

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01', \text{cc:RCONF662}[P0], \text{NULL})
\]

**UBPRF858**

**DESCRIPTION**
Federal Funds Purchased & Resales

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2002-01-01', \text{uc:UBPRB993}[P0] + \text{uc:UBPRB995}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '1997-01-01', \text{uc:UBPR2800}[P0], \text{NULL}))
\]

**UBPRF966**

**DESCRIPTION**
Size Code CALC Helper 3QTRBACK

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

**UBPRF967**

**DESCRIPTION**
Size Code CALC Helper 4QTRBACK

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

UBPRF968
DESCRIPTION
Size Code CALC Helper 5QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25001) <= 25000, '0001','0001'))))))

UBPRF969
DESCRIPTION
Size Code CALC Helper 6QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and ExistingOf(uc:UBPR2170[-P6Q],25001) <= 25000, '0001','0001'))))))

UBPRHR57
DESCRIPTION
Four Period Average of Time Deposits of more than $250,000
FORMULA
CAVG04X(#cc:RCONHK17)

UBPRHR58
DESCRIPTION
Four Period Average of Time Deposits $250,000 or less
FORMULA
CAVG04X(#cc:RCONHK16)

UBPRJ239
DESCRIPTION
Restructured LN&LS 90+ Days P/D
NARRATIVE
Restructured loans and leases past due 90 or more days and still accruing interest.

**FORMULA**

`uc:UBPR1659[P0]`

**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))`

**UBPRK437**

**DESCRIPTION**

Time Deposits Above Insurance Limit

**NARRATIVE**

Time deposits above the insurance limit March 31, 2010 forward equals total time deposits of more than $250,000 from Call Report Schedule RC-E. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more from Call Report Schedule RC-E.

**FORMULA**

`IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2604[P0],null))`

**UBPRK445**

**DESCRIPTION**

Non Core Liabilities $250,000

**NARRATIVE**

Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than $250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than $100,000 + insured brokered deposits of $100,000 through $250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of $100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than $100,000 + brokered deposits of $100,000.

**FORMULA**


**UBPRK446**

**DESCRIPTION**

Net Non-Core Liabilities Defined Using Deposit Insurance Limits for Time Deposits

**FORMULA**
**UBPRK445**

**DESCRIPTION**
Provision for credit losses on all other assets

**FORMULA**
IF(uc:UBPR9999[P0] > '2019-01-01', cc:RIADJH90[P0] + cc:RIADJH96[P0] + cc:RIADJJ02[P0], NULL)

**UBPRKW06**

**DESCRIPTION**
Net credit losses on other assets (HTM and AFS securities)

**NARRATIVE**
Gross losses on HTM and AFS securities (including write downs arising from transfers of financial assets) less gross recoveries on such assets.

**FORMULA**