Analysis of Concentrations of Credit--Page 7B

1 Real Estate Loans

1.1 UBPRE884

DESCRIPTION
Total Real Estate Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Construction, land development and other land loans, closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans), loans secured by farmland, loans secured by multifamily residential properties, and loans secured by non-farm non-residential properties divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPR1410[P0],uc:UBPR3792[P0])

2 Construction & Development

2.1 UBPRD490

DESCRIPTION
Construction & Development Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Construction, land development and other land loans divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPR1415[P0],uc:UBPR3792[P0])

3 1-4 Family Construction

3.1 UBPRE632

DESCRIPTION
1-4 Family Construction Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Construction loans secured by 1-4 family properties divided by Tier 1 Capital plus Allowance

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF158[P0],uc:UBPR3792[P0]), NULL)

4 Other Const & Land Development

4.1 UBPRE657

DESCRIPTION
Other Const & Land Development Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Construction loans secured by other real estate properties divided by Tier 1 Capital plus Allowance

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF159[P0],uc:UBPR3792[P0]), NULL)

5 Secured by Farmland

5.1 UBPRE880

DESCRIPTION
Farmland Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Loans secured by farmland divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(cc:RCON1420[P0],uc:UBPR3792[P0])

6 1-4 Family Residential

6.1 UBPRE658

DESCRIPTION
1-4 Family Residential Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans) divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(cc:UBPRD214[P0],uc:UBPR3792[P0])

7 Home Equity Loans

7.1 UBPRE663

DESCRIPTION
Home Equity Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Revolving open end loans divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(cc:RCON1797[P0],uc:UBPR3792[P0])
8 1-4 Family 1st Lien Loans

8.1 UBPRFB78
DESCRIPTION
RATIO 1-4 FAMILY 1ST LIEN LOANS TO TIER 1 CAPITAL PLUS ALLOWANCE
NARRATIVE
FORMULA
if(uc:UBPR3792[P0]<>0,PCTOF(cc:RCON5367[P0],uc:UBPR3792[P0]),null)

9 1-4 Family Jr Lien Loans

9.1 UBPRFB79
DESCRIPTION
RATIO 1-4 FAMILY JR LIEN LOANS TO TIER 1 CAPITAL PLUS ALLOWANCE
NARRATIVE
FORMULA
if(uc:UBPR3792[P0]<>0,PCTOF(cc:RCON5368[P0],uc:UBPR3792[P0]),null)

10 Multifamily

10.1 UBPRE881
DESCRIPTION
Mulitfamily Loans, % Tier 1 Capital plus Allowance
NARRATIVE
Loans secured by multifamily residential properties divided by Tier 1 Capital plus Allowance
FORMULA
PCTOF(cc:RCON1460[P0],uc:UBPR3792[P0])

11 Non-Farm Non-Residential

11.1 UBPRE882
DESCRIPTION
Non-Farm Non-Residential Loans, % Tier 1 Capital plus Allowance
NARRATIVE
Loans secured by non-farm non-residential properties divided by Tier 1 Capital plus Allowance
FORMULA
PCTOF(uc:UBPR1480[P0],uc:UBPR3792[P0])
12 Owner Occupied Non-Farm Non-Residential

12.1 UBPRE883
DESCRIPTION
Owner Occupied Non-Farm Non-Residential Loans, % Tier 1 Capital plus Allowance
NARRATIVE
Loans secured by owner occupied non-farm non-residential properties divided by Tier 1 Capital plus Allowance
FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF160[P0],uc:UBPR3792[P0]), NULL)

13 Other Non-Farm Non-Residential

13.1 UBPRE392
DESCRIPTION
Other Non-Farm Non-Residential Loans, % Tier 1 Capital plus Allowance
NARRATIVE
Loans secured by other non-farm non-residential mortgages divided by tier 1 capital plus allowance
FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF161[P0],uc:UBPR3792[P0]), NULL)

14 RE Loans in Foreign Offices

14.1 UBPRFB80
DESCRIPTION
RATIO RE LOANS IN FO TO T1 CAPITAL PLUS ALLOWANCE
NARRATIVE
FORMULA
if(uc:UBPR3792[P0]<0,PCTOF(uc:UBPRD198[P0],uc:UBPR3792[P0]),null)

15 Financial Institution Loans

15.1 UBPRE885
DESCRIPTION
Financial Institution Loans, % Tier 1 Capital plus Allowance
NARRATIVE
For banks filing Call Report form 041, loans to commercial banks in the U.S. divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 031, loans to commercial banks in the U.S., loans to other depository institutions in the U.S., and loans to banks in foreign countries divided by Tier 1 Capital plus Allowance
16 Agricultural Loans

16.1 UBPRE886

DESCRIPTION
Agricultural Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Loans to finance agricultural production divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPRD666[P0],uc:UBPR3792[P0])

17 Commercial & Industrial Loans

17.1 UBPRE887

DESCRIPTION
Commercial & Industrial Loans, % Tier 1 Capital plus Allowance

NARRATIVE
For banks filing Call Report form 031, commercial and industrial Loans in domestic and foreign offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, commercial and industrial loans divided by Tier 1 Capital plus Allowance.

FORMULA
PCTOF(uc:UBPRD126[P0],uc:UBPR3792[P0])

18 Loans to Individuals

18.1 UBPRE888

DESCRIPTION
Loans to Individuals, % Tier 1 Capital plus Allowance

NARRATIVE
For banks filing Call Report form 031, the sum of credit card plans in domestic offices, other revolving credit plans in domestic offices, and other consumer loans in domestic offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, the sum of credit card plans, other revolving credit plans, and other consumer loans divided by Tier 1 Capital plus Allowance.

FORMULA
PCTOF(uc:UBPRD665[P0],uc:UBPR3792[P0])

19 Credit Card Loans
19.1 UBPRE889
DESCRIPTION
Credit Card Loans, % Tier 1 Capital plus Allowance

NARRATIVE
For banks filing Call Report form 031, credit card plans in domestic offices (RCON B538) divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, credit card plans divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPRB538[P0],uc:UBPR3792[P0])

20 Auto Loans

20.1 UBPRFB81
DESCRIPTION
RATIO AUTO LOANS TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA
IF(uc:UBPR3792[P0] <> 0,PCTOF(uc:UBPRK137[P0],uc:UBPR3792[P0]),NULL)

21 Municipal Loans

21.1 UBPRE890
DESCRIPTION
Municipal Loans, % Tier 1 Capital plus Allowance

NARRATIVE
For banks filing Call Report form 031, obligations of states and political subdivisions in the U.S. in domestic and foreign offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, obligations of states and political subdivisions in the U.S divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPRD156[P0],uc:UBPR3792[P0])

22 Non-Depository and Other

22.1 UBPRE892
DESCRIPTION
All Other Loans, % Tier 1 Capital plus Allowance

NARRATIVE
For banks filing Call Report form 031, the sum of loans to foreign governments in domestic and foreign offices, loans for purchasing and carrying securities in domestic offices, and all other loans divided by Tier 1 Capital plus Allowance. For
banks filing Call Report form 041, the sum of loans to foreign governments in domestic offices and all other loans divided by Tier 1 Capital plus Allowance

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

### 23 Loans to Foreign Governments

#### 23.1 UBPRE894

**DESCRIPTION**
Loans to Foreign Governments, % Tier 1 Capital plus Allowance

**NARRATIVE**
For banks filing Call Report form 031, loans to foreign governments in domestic offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, loans to foreign governments divided by Tier 1 Capital plus Allowance

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

### 24 Lease Financing Receivables

#### 24.1 UBPRE893

**DESCRIPTION**
Lease Financing Receivables, % Tier 1 Capital plus Allowance

**NARRATIVE**
For banks filing Call Report form 031, lease financing receivables in domestic and foreign offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, lease financing receivables divided by Tier 1 Capital plus Allowance

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

### 25 Leases to Individuals

#### 25.1 UBPRFB82

**DESCRIPTION**
RATIO LEASES TO INDIVIDUALS TO TIER 1 CAPITAL PLUS ALLOWANCE

**NARRATIVE**

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

### 26 All Other Leases

#### 26.1 UBPRFB83
DESCRIPTION
RATIO ALL OTHER LEASES TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

IF(uc:UBPR3792[P0] <> 0,PCTOF(uc:UBPRF163[P0],uc:UBPR3792[P0]),NULL)

27 Loans to Finance Commercial Real Estate

27.1 UBPRE895

DESCRIPTION
Loans to Finance Commercial Real Estate, % Tier 1 Capital plus Allowance

NARRATIVE
Loans to finance commercial real estate, construction and development not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPR2746[P0],uc:UBPR3792[P0])

28 Foreign Office Loans & Leases

28.1 UBPRE891

DESCRIPTION
Foreign Office Loans & Leases, % Tier 1 Capital plus Allowance

NARRATIVE
For banks filing Call Report form 031, total loans and leases consolidated bank less total loans and leases domestic offices divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPRD233[P0],uc:UBPR3792[P0])

29 Non-owner OCC Commercial Real Estate

29.1 UBPRD647

DESCRIPTION
Non-owner OCC Commercial Real Estate, % of Tier 1 Capital plus Allowance

NARRATIVE
The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD645[P0],uc:UBPR3792[P0]), NULL)
30 Total Commercial Real Estate

30.1 UBPRD649

DESCRIPTION
Total Commercial Real Estate, % Tier 1 Capital plus Allowance

NARRATIVE
The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', PCTOF(uc:UBPRD651[P0], uc:UBPR3792[P0]), NULL)

31 Construction & Development

31.1 UBPRD646

DESCRIPTION
Construction & Development Loans, % Tot LN&LS

NARRATIVE
Construction and land development loans divided by total risk-based capital.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', PCTOF(uc:UBPR1415[P0], uc:UBPRD245[P0]), NULL)

32 Non-owner OCC Commercial Real Estate

32.1 UBPRD648

DESCRIPTION
Non-owner OCC Commercial Real Estate, % Tot LN&LS

NARRATIVE
The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by total loans.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', PCTOF(uc:UBPRD645[P0], uc:UBPRD245[P0]), NULL)

33 Total Commercial Real Estate

33.1 UBPRD650

DESCRIPTION
Total Commercial Real Estate, % Tot LN&LS

NARRATIVE
The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by total loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01', PCTOF(uc:UBPRD651[P0], uc:UBPRD245[P0]), NULL)
Referenced Concepts

UBPR1410
DESCRIPTION
Real Estate Loans

NARRATIVE
Total loans secured by real estate.

FORMULA
uc:UBPRd188[P0]

UBPR1415
DESCRIPTION
CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

UBPR1480
DESCRIPTION
Real Estate Loans Secured by Nonfarm Nonresidential Properties

FORMULA

UBPR1563
DESCRIPTION
Other Loans

FORMULA

UBPR1590
DESCRIPTION
Agricultural Loans

NARRATIVE
Total domestic-office loans to finance agricultural production and other loans to farmers.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1590[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1590[P0], NULL))

UBPR1763
DESCRIPTION
Commercial and Industrial Loans to U.S. Addressees
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1763[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1763[P0], NULL))

UBPR1764
DESCRIPTION
Commercial and Industrial Loans to Non-U.S. Addressees
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1764[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1764[P0], NULL))

UBPR1766
DESCRIPTION
Commercial and Industrial Loans
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1766[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1766[P0], NULL))

UBPR2011
DESCRIPTION
Other Loans
FORMULA
IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0],
IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0],
and uc:UBPRC752[P0] = 41, cc:RCON2011[P0], NULL))))

UBPR2081
DESCRIPTION
Loans to Foreign Governments and Official Institutions
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2081[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2081[P0], NULL))

UBPR2107
DESCRIPTION
Obligations (Other Than Securities and Leases) of States and Political Subdivisions in the U.S.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2107[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2107[P0], NULL))

UBPR2122
DESCRIPTION
Total Loans and Leases, Net of Unearned Income
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2122[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2122[P0], NULL))

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

UBPR2165
DESCRIPTION
Lease Financing Receivables (Net of Unearned Income)
FORMULA

UBPR2170
DESCRIPTION
Total Assets
NARRATIVE
Total Assets from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2170[P0], NULL))

UBPR2746
DESCRIPTION
Loans to Finance Commercial Real Estate, Construction, and Land Development Activities Included in Items 1766, 1563 for (FR Y-9C), in Items 1766, 1563 for (Call Report form 031), in Items 1766, 1564 for (Call Report forms 032 AND 033), and in Items 1766, 2080 for (Call Report form 034)
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2746[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2746[P0], NULL))

UBPR3123
**DESCRIPTION**
Loan and Lease Allowance

**NARRATIVE**
The allowance for loan and lease losses.

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD3123[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON3123[P0]}, \text{NULL}))
\]

**UBPR3632**

**DESCRIPTION**
Retained Earnings

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

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

**UBPR3792**

**DESCRIPTION**
Tier 1 Capital plus Allowance adjusted for CECL phase-in capital double counting

**NARRATIVE**
Tier 1 Capital plus Allowance for Loan and Lease Losses or Allowance for Credit Losses (used as denominator in concentration calculations) adjusted for the amount of CECL phase in capital included in both Allowance and Tier 1 Capital. This is the denominator for concentration calculations and this double counting is to be removed per agency guidelines. This adjustment only impacts CECL banks phasing in the capital impact.

**FORMULA**
\[
\text{uc:UBPR8274[P0]} + \text{uc:UBPR3123[P0]} + \text{if(existingof(cc:RCOAJJ29[P0],0) = 0,0,uc:UBPR3632[P0] - existingof(cc:RCOAKW00[P0],cc:RCFAKW00[P0],uc:UBPR3632[P0]))}
\]

**UBPR5369**

**DESCRIPTION**
Loans Held For Sale

**NARRATIVE**
Loans and leases held for sale from Call Report Schedule RC.

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD5369[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON5369[P0]}, \text{NULL}))
\]

**UBPR8274**

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

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

FORMULA

\[
\text{if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCONA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCONA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41, cc:RCON8274[P0], NULL))))}}
\]

UBPR9999

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

FORMULA

Context.Period.EndDate

UBPRB528

DESCRIPTION
Loans Not Held For Sale

NARRATIVE

Loans and leases not held for sale as reported on Call Report Schedule RC is available from March 31, 2001 forward.

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB528[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB528[P0], NULL))

UBPRB532

DESCRIPTION
Loans to U.S. Branches and Agencies of Foreign Banks

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB532[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB532[P0], NULL))

UBPRB533

DESCRIPTION
Loans to Other Commercial Banks in the U.S.

FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB533[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB533[P0], NULL))

UBPRB534

DESCRIPTION
Loans to Other Depository Institutions in the U.S.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB534[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB534[P0], NULL))

**UBPRB536**

**DESCRIPTION**
Loans to Foreign Branches of Other U.S. Banks

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDB536[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB536[P0], NULL))

**UBPRB537**

**DESCRIPTION**
Loans to Other Banks in Foreign Countries

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDB537[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB537[P0], NULL))

**UBPRB538**

**DESCRIPTION**
Loans to Individuals for Household, Family, and Other Personal Expenditures (i.e., Consumer Loans)(Includes Purchased Paper): Credit Cards

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDB538[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB538[P0], NULL))

**UBPRB539**

**DESCRIPTION**
Loans to Individuals for Household, Family, and Other Personal Expenditures (i.e., Consumer Loans)(Includes Purchased Paper): Other Revolving Credit Plans

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDB539[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB539[P0], NULL))

**UBPRC752**

**DESCRIPTION**
REPORTING FORM NUMBER

**FORMULA**

**UBPRD125**

**DESCRIPTION**
Loans for Commercial and Industrial Purposes

**FORMULA**
**UBPRD126**

**DESCRIPTION**
Domestic and Foreign Commercial and Industrial Loans From Call Report Schedule RC-C

**FORMULA**
uc:UBPRD125[P0]

**UBPRD152**

**DESCRIPTION**
Domestic and Foreign Office Lease Financing Receivables From Call Report Schedule RC-C

**FORMULA**
uc:UBPRD152[P0]

**UBPRD156**

**DESCRIPTION**
Institution Municipal Loans Foreign and Domestic Amount

**FORMULA**
uc:UBPRD156[P0]

**UBPRD173**

**DESCRIPTION**
Institution Depository Loans to Institutions Held in Domestic and Foreign Offices.

**FORMULA**
existingof(uc:UBPRD461[P0],0)

**UBPRD188**

**DESCRIPTION**
Total Loans Secured by Real Estate

**FORMULA**

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

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2013-04-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1410}[P0] - (\text{cc:RCONF158}[P0] + \text{cc:RCON159}[P0] + \text{cc:RCON1420}[P0] + \text{cc:RCON1797}[P0] + \text{cc:RCON5367}[P0] + \text{cc:RCON5368}[P0] + \text{cc:RCON1460}[P0] + \text{cc:RCONF160}[P0] + \text{cc:RCON1461}[P0]), \text{IF}(\text{uc:UBPR9999}[P0] > '2013-04-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{uc:UBPRD188}[P0] - (\text{cc:RCONF158}[P0] + \text{cc:RCON159}[P0] + \text{cc:RCON1420}[P0] + \text{cc:RCON1797}[P0] + \text{cc:RCON5367}[P0] + \text{cc:RCON5368}[P0] + \text{cc:RCON1460}[P0] + \text{cc:RCONF160}[P0] + \text{cc:RCONF161}[P0]), \text{IF}(\text{uc:UBPR9999}[P0] < '2008-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1410}[P0] - (\text{cc:RCONF158}[P0] + \text{cc:RCON159}[P0] + \text{cc:RCON1420}[P0] + \text{cc:RCON1797}[P0] + \text{cc:RCON5367}[P0] + \text{cc:RCON5368}[P0] + \text{cc:RCON1460}[P0] + \text{cc:RCONF1480}[P0]), \text{NULL}))
\]

UBPRD214
DESCRIPTION
Real Estate Loans Secured by 1-4 Family Residential Properties

FORMULA
\[
\text{cc:RCON1797}[P0] + \text{cc:RCON5367}[P0] + \text{cc:RCON5368}[P0]
\]

UBPRD233
DESCRIPTION
Institution Total Foreign Office Loans Amount

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{uc:UBPRE118}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR2170}[P0] > 0, \text{NULL}))
\]

UBPRD245
DESCRIPTION
Total Loans and Leases, Net of Unearned Income

FORMULA
\[
\text{uc:UBPRB528}[P0] + \text{uc:UBPR5369}[P0]
\]

UBPRD298
DESCRIPTION
Other Domestic and Foreign Office Loans

FORMULA
\[
\text{uc:UBPR1563}[P0]
\]

UBPRD461
DESCRIPTION
Loans to Depository Institutions
FORMULA

UBPRD645
DESCRIPTION
Construction and Land Development plus Multi-Family Property plus Non-Owner Occupied Non-Farm plus Loans to Finance Commercial Real Estate
FORMULA

UBPRD651
DESCRIPTION
Construction and Land Development plus Multi-Family Property plus Non-Farm Non-Residential plus Loans to Finance Commercial Real Estate
FORMULA

UBPRD665
DESCRIPTION
Individual Loans
NARRATIVE
Domestic-office loans to individuals for household, family and other personal expenditures.
FORMULA

UBPRD666
DESCRIPTION
Loans to Finance AG Production
FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', uc:UBPR1590[P0],NULL)

UBPRE118
DESCRIPTION
Loans and Leases in Foreign Offices
NARRATIVE
All loans and leases in foreign offices. NA appears for banks without foreign offices.
FORMULA
\[ \text{IF}(\text{uc:UBPRC752}[P_0] = 31, (\text{uc:UBPR2122}[P_0] + \text{uc:UBPR2123}[P_0]) - (\text{cc:RCON2122}[P_0] + \text{cc:RCON2123}[P_0]), \text{NULL}) \]

**UBPRF162**

DESCRIPTION
Leases to Individuals for Household, Family, and Other Personal Expenditures (i.e. Consumer Leases)

FORMULA
\[ \text{IF}(\text{uc:UBPRC752}[P_0] = 31 \text{ AND } \text{uc:UBPR9999}[P_0] = '2007-03-31', \text{cc:RCFDF162}[P_0], \text{IF}(\text{uc:UBPRC752}[P_0] = 41 \text{ AND } \text{uc:UBPR9999}[P_0] = '2007-03-31', \text{cc:RCONF162}[P_0], \text{NULL})) \]

**UBPRF163**

DESCRIPTION
All Other Lease Financing Receivables

FORMULA
\[ \text{IF}(\text{uc:UBPRC752}[P_0] = 31 \text{ AND } \text{uc:UBPR9999}[P_0] = '2007-03-31', \text{cc:RCFDF163}[P_0], \text{IF}(\text{uc:UBPRC752}[P_0] = 41 \text{ AND } \text{uc:UBPR9999}[P_0] = '2007-03-31', \text{cc:RCONF163}[P_0], \text{NULL})) \]

**UBPRK137**

DESCRIPTION
Auto Loans

FORMULA
\[ \text{IF}(\text{uc:UBPRC752}[P_0] = 31, \text{cc:RCFDK137}[P_0], \text{IF}(\text{uc:UBPRC752}[P_0] = 41, \text{cc:RCONK137}[P_0], \text{NULL})) \]