

# Analysis of Concentrations of Credit--Page 7B

## 1 Real Estate Loans

### 1.1 UBPRES884

#### 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 UBPRES632

#### 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 UBPRES657

#### 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 UBPRES880

#### 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 UBPRES658

#### 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(uc:[UBPRD214](#)[P0],uc:[UBPR3792](#)[P0])

## 7 Home Equity Loans

### 7.1 UBPRES663

#### 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

Multifamily 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

## FORMULA

PCTOF(uc:[UBPRD173](#)[P0],uc:[UBPR3792](#)[P0])

## 16 Agricultural Loans

### 16.1 UBPRES886

## 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 UBPRES887

## 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 UBPRES888

## 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

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

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

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

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 UBPRES95

## 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 UBPRES91

## 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

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

### UBPR1480

#### DESCRIPTION

Real Estate Loans Secured by Nonfarm Nonresidential Properties

#### FORMULA

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

### UBPR1563

#### DESCRIPTION

Other Loans

#### FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 31,cc:RCFD1563[P0],IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 41,cc:RCONJ454[P0] + cc:RCONJ464[P0],IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2010-01-01',cc:RCFD1563[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2010-01-01',cc:RCON1563[P0], NULL))))

### 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],  
IF(uc:[UBPR9999](#)[P0] < '2011-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCFD2011[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01'  
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

IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2165[P0], IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > '2007-01-01',cc:RCFDF162[P0] + cc:RCFDF163[P0], IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2007-01-01', cc:RCFD2182[P0] + cc:RCFD2183[P0], NULL)))

## UBPR2170

### DESCRIPTION

Total Assets

### NARRATIVE

Total Assets from Call Report Schedule RC.

### FORMULA

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

## 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**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3123[P0], NULL))

**UBPR3632****DESCRIPTION**

Retained Earnings

**NARRATIVE**

Rtained earnings from Call Report Schedules RC and RC-R.

**FORMULA**

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

**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**

uc:[UBPR8274](#)[P0] + uc:[UBPR3123](#)[P0] + 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**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[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))))))

**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

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR1766](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR1763](#)[P0] + uc:[UBPR1764](#)[P0],NULL))



**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:[UBPR2165](#)[P0]

**UBPRD156**

## DESCRIPTION

Institution Municipal Loans Foreign and Domestic Amount

## FORMULA

uc:[UBPR2107](#)[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

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + cc:RCON5368[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCON1480[P0] + cc:RCON5368[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2013-04-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFD1410[P0],IF((ExistingOf(cc:RCFD1410[P0],0)) AND uc:[UBPR9999](#)[P0] > '2013-04-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFD1410[P0],IF(uc:[UBPR9999](#)[P0] > '2013-04-01' AND uc:[UBPRC752](#)[P0] = 31,ExistingOf(cc:RCFDF158[P0],0) + ExistingOf(cc:RCFDF159[P0],0) + ExistingOf(cc:RCFD1420[P0],0) + ExistingOf(cc:RCFD1797[P0],0) + ExistingOf(cc:RCFD5367[P0],0) + ExistingOf(cc:RCFD5368[P0],0) + ExistingOf(cc:RCFD1460[P0],0) + ExistingOf(cc:RCFDF160[P0],0) + ExistingOf(cc:RCFDF161[P0],0),NULL))))))

**UBPRD198**

**DESCRIPTION**

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

**FORMULA**

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31, cc:RCFD1410[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]), IF((uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31), uc:UBPRD188[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]), IF(uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD1410[P0] - (cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCON1480[P0]), NULL)))

**UBPRD214****DESCRIPTION**

Real Estate Loans Secured by 1-4 Family Residential Properties

**FORMULA**

cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0]

**UBPRD233****DESCRIPTION**

Institution Total Foreign Office Loans Amount

**FORMULA**

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

**UBPRD245****DESCRIPTION**

Total Loans and Leases, Net of Unearned Income

**FORMULA**

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

**UBPRD298****DESCRIPTION**

Other Domestic and Foreign Office Loans

**FORMULA**

uc:UBPR1563[P0]

**UBPRD461****DESCRIPTION**

LOANS TO DEPOSITORY INSTITUTIONS

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,ExistingOf(cc:RCON1288[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0],NULL))

**UBPRD645****DESCRIPTION**

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

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01',uc:UBPR1415[P0] + cc:RCON1460[P0] + cc:RCONF161[P0] + uc:UBPR2746[P0], NULL)

**UBPRD651****DESCRIPTION**

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

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR1415[P0] + cc:RCON1460[P0] + uc:UBPR1480[P0] + uc:UBPR2746[P0], NULL)

**UBPRD665****DESCRIPTION**

Individual Loans

**NARRATIVE**

Domestic-office loans to individuals for household, family and other personal expenditures.

**FORMULA**

IF(uc:UBPR9999[P0] > '2000-01-01',uc:UBPR2011[P0] + uc:UBPRB539[P0] + uc:UBPRB538[P0],NULL)

**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

IF(uc:UBPRC752[P0] = 31,(uc:UBPR2122[P0] + uc:UBPR2123[P0]) - (cc:RCON2122[P0] + cc:RCON2123[P0]), NULL)

**UBPRF162**

## DESCRIPTION

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

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF162[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF162[P0], NULL))

**UBPRF163**

## DESCRIPTION

All Other Lease Financing Receivables

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF163[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF163[P0], NULL))

**UBPRK137**

## DESCRIPTION

Auto Loans

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDK137[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONK137[P0], NULL))