1 Real Estate Loans

1.1 UBPRE420

DESCRIPTION
Total Real Estate, % Gross LN&LS

NARRATIVE
Total real estate loans in domestic and foreign offices divided by average gross loans and leases.

FORMULA
PCTOF(uc:UBPRD194[P0],uc:UBPRD242[P0])

2 Construction & Development

2.1 UBPRE414

DESCRIPTION
Construction & Development, % Avg Gross LN&LS

NARRATIVE
Construction & Development loans divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD185[P0],uc:UBPRD242[P0])

3 1-4 Family Construction

3.1 UBPRE393

DESCRIPTION
1-4 Family Construction, % Avg Gross LN&LS

NARRATIVE
Construction loans secured by 1-4 family properties divided by average gross loans and leases. If bank has foreign offices (Call Report 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD555[P0],uc:UBPRD242[P0]), NULL)

4 Other Const & Land Development

4.1 UBPRE394
DESCRIPTION
Other Const & Land Development, % Avg Gross LN&LS

NARRATIVE
Other construction and land development loans divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', PCTOF(uc:UBPRD553[P0], uc:UBPRD242[P0]), NULL)

5 Secured by Farmland

5.1 UBPRE417

DESCRIPTION
Farmland, % Gross LN&LS

NARRATIVE
Loans secured by farmland divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD197[P0], uc:UBPRD242[P0])

6 1-4 Family Residential

6.1 UBPRE415

DESCRIPTION
1-4 Family Residential, % Gross LN&LS

NARRATIVE
1-4 family residential mortgages divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD215[P0], uc:UBPRD242[P0])

7 Home Equity Loans

7.1 UBPRE416

DESCRIPTION
Home Equity Loans, % Gross LN&LS

NARRATIVE
Home equity loans divided by gross loans and leases. Also included in 1-4 family residential. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD190[P0],uc:UBPRD242[P0])

8 1-4 Family 1st Lien Loans

8.1 UBPRFB71

DESCRIPTION
LOAN MIX 1-4 FAMILY 1ST LIEN LOANS

NARRATIVE
FORMULA
if(uc:UBPRD242[P0]<>0,PCTOF(uc:UBPRFB56[P0],uc:UBPRD242[P0]),null)

9 1-4 Family Jr Lien Loans

9.1 UBPRFB72

DESCRIPTION
LOAN MIX 1-4 FAMILY JR LIEN LOANS

NARRATIVE
FORMULA
if(uc:UBPRD242[P0]<>0,PCTOF(uc:UBPRFB57[P0],uc:UBPRD242[P0]),null)

10 Multifamily

10.1 UBPRE418

DESCRIPTION
Multifamily, % Gross LN&LS

NARRATIVE
Loans secured by multifamily (five or more) residential properties divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD201[P0],uc:UBPRD242[P0])

11 Non-Farm Non-Residential

11.1 UBPRE419
DESCRIPTION
Non-Farm Non-Residential, % Gross LN&LS

NARRATIVE
Non-farm non-residential mortgages divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD204[P0],uc:UBPRD242[P0])

12 Owner Occupied Non-Farm Non-Residential

12.1 UBPRE396

DESCRIPTION
Owner Occupied Non-Farm Non-Residential, % Gross LN&LS

NARRATIVE
Loans secured by owner occupied nonfarm nonresidential properties divided by gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD560[P0],uc:UBPRD242[P0]), NULL)

13 Other Non-Farm Non-Residential

13.1 UBPRE389

DESCRIPTION
Other Non-Farm Non-Residential, % Gross LN&LS

NARRATIVE
Loans secured by other nonfarm nonresidential mortgages, divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD558[P0],uc:UBPRD242[P0]), NULL)

14 RE Loans in Foreign Offices

14.1 UBPRFB74

DESCRIPTION
LOAN MIX RE LOANS IN FO

NARRATIVE
15 Financial Institution Loans

15.1 UBPRE421

DESCRIPTION
Financial Institution Loans, % Gross LN&LS

NARRATIVE
Loans to depository institutions divided by average gross loans and leases in domestic and foreign offices.

FORMULA
\[ \text{PCTOF}(uc: UBPRD174[P0], uc: UBPRD242[P0]) \]

16 Agricultural Loans

16.1 UBPRE422

DESCRIPTION
Agricultural Loans, % Gross LN&LS

NARRATIVE
Loans to finance agricultural production and other loans to farmers, divided by average gross loans and leases in domestic and foreign offices.

FORMULA
\[ \text{PCTOF}(uc: UBPRD159[P0], uc: UBPRD242[P0]) \]

17 Commercial & Industrial Loans

17.1 UBPRE423

DESCRIPTION
Commercial & Industrial Loans, % Gross LN&LS

NARRATIVE
Commercial and industrial loans divided by average gross loans and leases in domestic and foreign offices.

FORMULA
\[ \text{PCTOF}(uc: UBPRD127[P0], uc: UBPRD242[P0]) \]

18 Loans to Individuals

18.1 UBPRE424

DESCRIPTION
Loans to Individuals, % Gross LN&LS

NARRATIVE
Other loans to individuals including single payment, installment loans divided by average gross loans and leases. If bank has foreign offices (Call Report 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD172[P0],uc:UBPRD242[P0])

19 Credit Card Loans

19.1 UBPRE425

DESCRIPTION
Credit Card Loans, % Gross LN&LS

NARRATIVE
Credit card loans divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD178[P0],uc:UBPRD242[P0])

20 Auto Loans

20.1 UBPRFB75

DESCRIPTION
LOAN MIX AUTO LOANS

NARRATIVE
FORMULA
IF(uc:UBPRD242[P0] <> 0,PCTOF(uc:UBPRFB62[P0],uc:UBPRD242[P0]),NULL)

21 Municipal Loans

21.1 UBPRE426

DESCRIPTION
Municipal Loans, % Gross LN&LS

NARRATIVE
Obligations other than securities to state and local political subdivisions in the U.S. divided by average gross loans and leases in domestic and foreign offices.

FORMULA
PCTOF(uc:UBPRD157[P0],uc:UBPRD242[P0])
22 Non-Depository and Other

22.1 UBPRE429

DESCRIPTION
All Other Loans, % Gross LN&LS

NARRATIVE
Other loans, loans for purchasing and carrying securities and loans to foreign governments divided by average gross loans and leases in domestic and foreign offices.

FORMULA
PCTOF(uc:UBPRD155[P0],uc:UBPRD242[P0])

23 Loans to Foreign Governments

23.1 UBPRE431

DESCRIPTION
Loans to Foreign Governments, % Gross LN&LS

NARRATIVE
Loans to foreign governments divided by average gross loans and leases. Available for all banks from March 31, 2001 forward. Includes domestic and foreign office loans, and is included in loan mix captions above on UBPR Page 7A.

FORMULA
PCTOF(uc:UBPRD161[P0],uc:UBPRD242[P0])

24 Lease Financing Receivables

24.1 UBPRE430

DESCRIPTION
Lease Financing Receivables, % Gross LN&LS

NARRATIVE
Lease financing receivables divided by average gross loans and leases in domestic and foreign offices.

FORMULA
PCTOF(uc:UBPRD153[P0],uc:UBPRD242[P0])

25 Leases to Individuals

25.1 UBPRFB76

DESCRIPTION
LOAN MIX LEASES TO INDIVIDUALS

NARRATIVE
FORMULA
IF(uc:UBPRD242[P0] <> 0,PCTOF(uc:UBPRFB67[P0],uc:UBPRD242[P0]),NULL)

26 All Other Leases

26.1 UBPRFB77

DESCRIPTION
LOAN MIX ALL OTHER LEASES

NARRATIVE
FORMULA
IF(uc:UBPRD242[P0] <> 0,PCTOF(uc:UBPRFB68[P0],uc:UBPRD242[P0]),NULL)

27 Loans to Finance Comml Real Est

27.1 UBPRE432

DESCRIPTION
Loans to Finance Comml Real Est, % Gross LN&LS

NARRATIVE
Loans to finance commercial real estate, construction and development not secured by real estate, divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA
PCTOF(uc:UBPRD167[P0],uc:UBPRD242[P0])

28 Foreign Office Loans & Leases

28.1 UBPRE428

DESCRIPTION
Foreign Office Loans and Leases, % Gross LN&LS

NARRATIVE
For banks filing Call Report form 031. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices, divided by average gross loans and leases.

FORMULA
PCTOF(uc:UBPRD234[P0],uc:UBPRD242[P0])

29 Loans & Lease Commitments

29.1 UBPRE433
DESCRIPTION
Loans & Lease Commitments, % Avg Tot LN&LS

NARRATIVE
Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

FORMULA
PCTOF(uc:UBPRD271[P0],uc:UBPRD142[P0])

30 Officer, Shareholder Loans

30.1 UBPRE434

DESCRIPTION
Officer & Shareholder Loans, % Avg Tot LN&LS

NARRATIVE
Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

FORMULA
PCTOF(uc:UBPR6164[P0],uc:UBPRD142[P0])

31 Officer, Shareholder Loans to Assets

31.1 UBPRE435

DESCRIPTION
Officer & Shareholder Loans, % of Assets

NARRATIVE
Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

FORMULA
PCTOF(uc:UBPR6164[P0],uc:UBPR2170[P0])

32 Construction & Land Development

32.1 UBPRE436

DESCRIPTION
Construction & Land Development OREO, % Assets

NARRATIVE
Average construction and land development other real estate owned in domestic offices divided by average total assets.

FORMULA
PCTOF(uc:UBPRD288[P0],uc:UBPRD086[P0])

33 Farmland

33.1 UBPRE437

DESCRIPTION
Farmland OREO, % Assets

NARRATIVE
Average farmland other real estate owned in domestic offices divided by average total assets.

FORMULA
PCTOF(uc:UBPRD289[P0],uc:UBPRD086[P0])

34 1-4 Family

34.1 UBPRE438

DESCRIPTION
1-4 Family OREO, % Assets

NARRATIVE
Average 1-4, Family residential property other real estate owned in domestic offices divided by average total assets.

FORMULA
PCTOF(uc:UBPRD286[P0],uc:UBPRD086[P0])

35 Multifamily

35.1 UBPRE439

DESCRIPTION
Multifamily OREO, % Assets

NARRATIVE
Average multifamily (five or more) other real estate owned in domestic offices divided by average total assets.

FORMULA
PCTOF(uc:UBPRD291[P0],uc:UBPRD086[P0])

36 Non-Farm Non-Residential

36.1 UBPRE440

DESCRIPTION
Non-Farm Non-Residential OREO, % Assets
NARRATIVE
Nonfarm non-residential other real estate owned properties in domestic offices divided by average total assets.

FORMULA
PCTOF(uc:UBPRD292[P0],uc:UBPRD086[P0])

37 Foreclosed GNMA

37.1 UBPRD638

DESCRIPTION
Foreclosed GNMA OREO, % Assets

NARRATIVE
Average property securing GNMA mortgages held in other real estate owned divided by average total assets.

FORMULA
IF(uc:UBPR9999[P0] > '2006-01-01',PCTOF(uc:UBPRD301[P0],uc:UBPRD086[P0]), NULL)

38 Foreign Offices

38.1 UBPRE441

DESCRIPTION
Foreign Office OREO, % Assets

NARRATIVE
Average other real estate owned booked in foreign offices (Call Report form 031 filers only) divided by average total assets.

FORMULA
PCTOF(uc:UBPRD290[P0],uc:UBPRD085[P0])

39 Subtotal

39.1 UBPRE442

DESCRIPTION
Subtotal OREO, % Assets

NARRATIVE
Subtotal of average foreclosed other real estate owned divided by average total assets.

FORMULA
PCTOF(uc:UBPRD294[P0],uc:UBPRD086[P0])

40 Direct and Indirect Inv
40.1 UBPRE443

DESCRIPTION
Direct and Indirect Inv OREO, % Assets

NARRATIVE
Average direct and indirect investments in other real estate ventures divided by average total assets.

FORMULA
PCTOF(uc:UBPRD299[P0],uc:UBPRD086[P0])

41 Total

41.1 UBPRE444

DESCRIPTION
Total OREO, % Assets

NARRATIVE
Average total other real estate owned and direct and indirect investment in real estate ventures divided by average total assets.

FORMULA
PCTOF(uc:UBPRD287[P0],uc:UBPRD086[P0])

42 Mortgage Servicing w/ Recourse

42.1 UBPRE445

DESCRIPTION
Mortgage Servicing w/ Recourse % Assets

NARRATIVE
Principal balance of mortgages serviced with recourse or other servicer provided enhancements divided by total assets.

FORMULA
PCTOF(uc:UBPRB804[P0],uc:UBPR2170[P0])

43 Mortgage Servicing w/o Recourse

43.1 UBPRE446

DESCRIPTION
Mortgage Servicing w/o Recourse % Assets

NARRATIVE
Principal balance of mortgages serviced without recourse or other servicer provided enhancements divided by total assets.
FORMULA
PCTOF(uc:UBPRB805[P0],uc:UBPR2170[P0])

44 Other Financial Assets

44.1 UBPRE447
DESCRIPTION
Other Financial Assets % Assets
NARRATIVE
Balance of other financial assets divided by total assets.
FORMULA
PCTOF(uc:UBPRA591[P0],uc:UBPR2170[P0])

45 Total

45.1 UBPRE448
DESCRIPTION
Total Servicing % Assets
NARRATIVE
Total of mortgage servicing with recourse, mortgage servicing without recourse, and other financial assets divided by total assets.
FORMULA
Existingof(uc:UBPRE445[P0],0) + Existingof(uc:UBPRE446[P0],0) + Existingof(uc:UBPRE447[P0],0) + PCTOF(Existingof(cc:RCONFT12[P0],0),uc:UBPR2170[P0])
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

**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))

**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))

UBPR3814
DESCRIPTION
Unused Commitments on Home Equity (1-4 Family) Loans

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

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

UBPR3815
DESCRIPTION
Unused Commitments on Credit Cards

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

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

UBPR3816
DESCRIPTION
Unused Commitments on Commercial RE Loans Secured by RE

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

FORMULA
All Other Unused Commitments

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

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] > '2010-01-01', \text{cc:RCFDJ457}[P0] + \text{cc:RCFDJ458}[P0] + \text{cc:RCFDJ459}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] > '2010-01-01', \text{cc:RCONJ457}[P0] + \text{cc:RCONJ458}[P0] + \text{cc:RCONJ459}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] < '2010-01-01', \text{cc:RCFD3818}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] < '2010-01-01', \text{cc:RCON3818}[P0], \text{NULL})))
\]

UBPR5369
DESCRIPTION
Loans Held For Sale

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

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

UBPR6164
DESCRIPTION
Officers, Shareholder Loans ($)

NARRATIVE
The aggregate amount of loans to officers, directors, principal shareholders and related interests.

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD6164}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON6164}[P0], \text{NULL}))
\]

UBPR6550
DESCRIPTION
Unused Commitments on Commercial RE Loans Not Secured by RE

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

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

UBPR9999
DESCRIPTION
Reporting Date (CC,YR,MO,DA)
FORMULA
Context.Period.EndDate

**UBPRA591**
DESCRIPTION
Outstanding Principal Balance of Loans Other Than 1-4 Family Residential Mortgage Loans that are Serviced for Others
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA591[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA591[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))

**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))

**UBPRB804**

**DESCRIPTION**
Oustanding Principal Balance of Assets Serviced for Others (Call Report Schedule RC-S, Memo Item 2.C is to be Completed if the Balance is More Than $10 Million): 1-4 Family Residential Mortgages Serviced Wth Recourse or Othe Servicer-Provided Credit Enhancements

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDB804[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB804[P0], NULL))

**UBPRB805**

**DESCRIPTION**
Oustanding Principal Balance of Assets Serviced for Others (Call Report Schedule RC-S, Memo Item 2.C is to be Completed if the Balance is More Than $10 Million): 1-4 Family Residential Mortgages Serviced Wth No Recourse or Othe Servicer-Provided Credit Enhancements

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDB805[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB805[P0], NULL))

**UBPRC752**
UBPRC979

DESCRIPTION
Foreclosed Properties From "GNMA Loans"

FORMULA
cc:RCONC979[P0]

UBPRD085

DESCRIPTION
Average Total Assets from Call Report Schedule RC

NARRATIVE
Average Total Assets from Call Report Schedule RC For December reporting period, use a five period average of total assets from Call Report Schedule RC of December, September, June, March, and prior year December. For September reporting period, use a four period average of total assets from Call Report Schedule RC of September, June, March, and prior year December. For June reporting period, use a three period average of total assets from Call Report Schedule RC of June, March, and prior year December. For March reporting period, use a two period average of total assets from Call Report Schedule RC of March and prior year December.

FORMULA
CAVG05X(#uc:UBPR2170)

UBPRD086

DESCRIPTION
Average Total Assets from Call Report Schedule RC

NARRATIVE
Average Total Assets from Call Report Schedule RC; for December reporting period, use a five-period average of total assets from Call Report Schedule RC of December, September, June, March, and prior year December. For September reporting period, use a four-period average of total assets from Call Report Schedule RC of September, June, March, and prior year December. For June reporting period, use a three-period average of total assets from Call Report Schedule RC of June, March, and prior year December. For March reporting period, use a two-period average of total assets from Call Report Schedule RC of March and prior year December.

FORMULA
CAVG05X(#uc:UBPR2170)

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]

UBPRD127
DESCRIPTION
Five-Period Average Commercial and Industrial Loans
FORMULA
CAVG05X(#uc:UBPRD126)

UBPRD142
DESCRIPTION
Institution Average Loans Amount
FORMULA

UBPRD152
DESCRIPTION
Domestic and Foreign Office Lease Financing Receivables From Call Report Schedule RC-C
FORMULA
uc:UBPR2165[P0]

UBPRD153
DESCRIPTION
Five-Period Average Domestic and Foreign Leases
FORMULA
CAVG05X(#uc:UBPRD152)

UBPRD155
DESCRIPTION
INSTITUTION FIVE PERIOD AVERAGE OTHER LOANS
FORMULA
CAVG05X(#uc:UBPR1563)

**UBPRD156**

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

**FORMULA**
uc:UBPR2107[P0]

**UBPRD157**

**DESCRIPTION**
Five-Period Average Domestic Obligations of States and Political Subdivisions

**FORMULA**
CAVG05X(#uc:UBPRD156)

**UBPRD159**

**DESCRIPTION**
Five-Period Average Farm Loans

**FORMULA**
CAVG05X(#uc:UBPRD666)

**UBPRD161**

**DESCRIPTION**
Five Period Average Loans to Foreign Governments And Official Institutions

**FORMULA**
CAVG05X(#uc:UBPR2081)

**UBPRD167**

**DESCRIPTION**
Five-Period Average of Loans to Finance Commercial Real Estate

**FORMULA**
CAVG05X(#uc:UBPR2746)

**UBPRD172**

**DESCRIPTION**
Five-Period Average Loans to Individuals

**FORMULA**
CAVG05X(#uc:UBPRD665)
UBPRD173
DESCRIPTION
Institution Depository Loans to Institutions Held in Domestic and Foreign Offices.
FORMULA
existingof(uc:UBPRD461[P0],0)

UBPRD174
DESCRIPTION
Five-Period Average Domestic and Foreign Office Depository Institution Loans
FORMULA
CAVG05X(#uc:UBPRD173)

UBPRD178
DESCRIPTION
Total Credit Card Five-Period Average
FORMULA
CAVG05X(#uc:UBPRB538)

UBPRD185
DESCRIPTION
Five-Period Average of Construction and Land Development Loans
FORMULA
CAVG05X(#uc:UBPR1415)

UBPRD188
DESCRIPTION
Total Loans Secured by Real Estate
FORMULA

UBPRD190
DESCRIPTION
Five-Period Average of 1-4 Family Revolving Lines

FORMULA
CAVG05X(#cc:RCON1797)

UBPRD194
DESCRIPTION
Institution Five-Period Average Total Domestic and Foreign Real Estate Loans

FORMULA
CAVG05X(#uc:UBPR1410)

UBPRD197
DESCRIPTION
Five-Period Average of Loans Secured by Farmland

FORMULA
CAVG05X(#cc:RCON1420)

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

FORMULA

UBPRD201
DESCRIPTION
Five-Period Average of Real Estate Loans Secured By Multifamily (Five or More) Residential Properties

FORMULA
CAVG05X(#cc:RCON1460)

UBPRD204
DESCRIPTION
Five-Period Average of Nonfarm Nonresidential Loans

FORMULA
CBVG05X(#uc:UBPR1480)

UBPRD214
DESCRIPTION
Real Estate Loans Secured by 1-4 Family Residential Properties
FORMULA
cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0]

UBPRD215
DESCRIPTION
Five-Period Average Real Estate Loans on 1-4 Family Residential Properties
FORMULA
CAVG05X(#uc:UBPRD214)

UBPRD233
DESCRIPTION
Institution Total Foreign Office Loans Amount
FORMULA

UBPRD234
DESCRIPTION
Five-Period Average Total Foreign Office Loans
FORMULA
CAVG05X(#uc:UBPRD233)

UBPRD242
DESCRIPTION
Institution Loans and Leases Plus Unearned Income Five Period Average Amount
FORMULA
CAVG05X(#uc:UBPRE131)

UBPRD245
DESCRIPTION
Total Loans and Leases, Net of Unearned Income
FORMULA
uc:UBPRB528[P0] + uc:UBPR5369[P0]
UBPRD271

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

FORMULA

UBPRD286

DESCRIPTION
Institution Five-Period Average Other Real Estate Owned 1-4 Family Residential Properties

FORMULA
CAVG05X(#cc:RCON5510)

UBPRD287

DESCRIPTION
Institution Five-Period Average Other Real Estate Owned

FORMULA
CAVG05X(#uc:UBPRD672)

UBPRD288

DESCRIPTION
Institution Five-Period Average Other Real Estate Owned Construction and Land Development

FORMULA
CAVG05X(#cc:RCON5508)

UBPRD289

DESCRIPTION
Institution Five-Period Average Other Real Estate Owned Farmland

FORMULA
CAVG05X(#cc:RCON5509)

UBPRD290

DESCRIPTION
Calendar-Year Average For All Other Real Estate Owned Held in Foreign Offices

FORMULA

**UBPRD291**

**DESCRIPTION**
Institution Five-Period Average Other Real Estate Owned Multifamily Residential Properties

**FORMULA**
CAVG05X(#cc:RCON5511)

**UBPRD292**

**DESCRIPTION**
Institution Five-Period Average Other Real Estate Owned Non Farm Non Residential

**FORMULA**
CAVG05X(#cc:RCON5512)

**UBPRD294**

**DESCRIPTION**
Institution Five Period Average Other Real Estate Owned and Other Real Estate Non Investment Property

**FORMULA**
CAVG05X(#uc:UBPRe130)

**UBPRD299**

**DESCRIPTION**
Institution Five Period Average Other Real Estate Owned Non Investment Property

**FORMULA**
CAVG05X(#uc:UBPRd304)

**UBPRD300**

**DESCRIPTION**
Foreclosed Property From GNMA Loans

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-01-01',uc:UBPRC979[P0],IF(uc:UBPR9999[P0] = '2005-12-31',0, NULL))

**UBPRD301**

**DESCRIPTION**
Foreclosed Property Under GNMA Using Five-Period Calendar Year Average

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-01-01',CAVG05X(#uc:UBPRD300), NULL)
UBPRD304

DESCRIPTION
Direct and Indirect Investments in Real Estate Ventures

NARRATIVE
The amount of the bank's direct and indirect investments in real estate ventures, from Call Report Schedule RC.

FORMULA

UBPRD461

DESCRIPTION
LOANS TO DEPOSITORY INSTITUTIONS

FORMULA

UBPRD553

DESCRIPTION
Calendar Year Average Other Construction and Land Development Loans

FORMULA

UBPRD555

DESCRIPTION
1-4 Family Construction Loans from Call Report Schedule RC-C, Memorandum Item 9A, Calendar Year Average

FORMULA

UBPRD558

DESCRIPTION
Calendar Average Loans Secured by Other Nonfarm Nonresidential Properties From Call Report Schedule RC-C, Memorandum Item10B

FORMULA
UBPRD560
DESCRIPTION
Calendar Year Average of Nonfarm Nonresidential Loans From Call Report Schedule RC-C, Memorandum Item 10A
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)

UBPRD672
DESCRIPTION
All Real Estate other than Bank Premises Owned or Controlled
FORMULA

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)
**UBPRE130**

**DESCRIPTION**
Other Real Estate Owned

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999} > '2006-01-01' \text{ AND uc:UBPRC752} = 31, \text{cc:RCON5508} + \text{cc:RCON5509} + \text{cc:RCON5510} + \text{cc:RCON5511} + \text{cc:RCON5512} + \text{Existingof(uc:UBPRC979,0)} + \text{Existingof(uc:UBPRC979,0)}, \text{IF}(\text{uc:UBPR9999} > '2006-01-01' \text{ AND uc:UBPRC752} = 41, \text{cc:RCON5508} + \text{cc:RCON5509} + \text{cc:RCON5510} + \text{cc:RCON5511} + \text{cc:RCON5512} + \text{Existingof(uc:UBPRC979,0)}, \text{IF}(\text{uc:UBPR9999} > '2001-01-01' \text{ AND uc:UBPR9999} < '2006-01-01' \text{ AND uc:UBPRC752} = 31, \text{cc:RCON5508} + \text{cc:RCON5509} + \text{cc:RCON5510} + \text{cc:RCON5511} + \text{cc:RCON5512} + \text{cc:RCON5513} + \text{Existingof(uc:UBPRC979,0)}, \text{IF}(\text{uc:UBPR9999} > '2001-01-01' \text{ AND uc:UBPR9999} < '2006-01-01' \text{ AND uc:UBPRC752} = 41, \text{cc:RCON5508} + \text{cc:RCON5509} + \text{cc:RCON5510} + \text{cc:RCON5511} + \text{cc:RCON5512} + \text{cc:RCON5513} + \text{Existingof(uc:UBPRC979,0)}, \text{NULL})))
\]

**UBPRE131**

**DESCRIPTION**
Gross Loans & Leases

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

**UBPRE445**

**DESCRIPTION**
Mortgage Servicing w/ Recourse % Assets

**NARRATIVE**
Principal balance of mortgages serviced with recourse or other servicer provided enhancements divided by total assets.

**FORMULA**
\[
\text{PCTOF(uc:UBPRB804,uc:UBPR2170)}
\]

**UBPRE446**

**DESCRIPTION**
Mortgage Servicing w/o Recourse % Assets

**NARRATIVE**
Principal balance of mortgages serviced without recourse or other servicer provided enhancements divided by total assets.

**FORMULA**
\[
\text{PCTOF(uc:UBPRB805,uc:UBPR2170)}
\]
DESCRIPTION
Other Financial Assets % Assets

NARRATIVE
Balance of other financial assets divided by total assets.

FORMULA
PCTOF(uc:UBPRA591[P0],uc:UBPR2170[P0])

UBPRF162
DESCRIPTION
Leases to Individuals for Household, Family, and Other Personal Expenditures (i.e. Consumer Leases)

FORMULA

UBPRF163
DESCRIPTION
All Other Lease Financing Receivables

FORMULA

UBPRFB56
DESCRIPTION
5Q AVERAGE 1-4 FAMILY 1ST LIEN LOANS

FORMULA
CAVG05X(#cc:RCON5367)

UBPRFB57
DESCRIPTION
5Q AVERAGE 1-4 FAMILY JR LIEN LOANS

FORMULA
CAVG05X(#cc:RCON5368)

UBPRFB62
DESCRIPTION
5Q AVERAGE AUTO LOANS

FORMULA
CAVG05X(#uc:UBPRK137)
**UBPRFB67**

**DESCRIPTION**
5Q AVERAGE LEASES TO INDIVIDUALS

**FORMULA**
if(Existsnonnil(uc:UBPRF162[P0]),CAVG05X(#uc:UBPRF162),null)

**UBPRFB68**

**DESCRIPTION**
5Q AVERAGE ALL OTHER LEASES

**FORMULA**
if(ExistsNonNil(uc:UBPRF163[P0]),CAVG05X(#uc:UBPRF163),null)

**UBPRFB73**

**DESCRIPTION**
5Q AVERAGE RE LOANS IN FO

**FORMULA**
CAVG05X(#uc:UBPRD198)

**UBPRK137**

**DESCRIPTION**
Auto Loans

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