1 Loss Provision to Average Assets

1.1 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
PCTOFANN(uc:UBPRD483[P0],uc:UBPRD659[P0])

2 Recoveries to Prior Credit Loss

2.1 UBPRE388

DESCRIPTION
Recoveries to Prior Credit Loss on loans and leases

NARRATIVE
Gross credit recoveries on loans and leases in the current year divided by gross credit losses of the preceding year.

FORMULA
PCTOFANN(cc:RIAD4605[P0],ABS(uc:UBPRD237[P0]))

3 Net Loss to Average Total LN&LS

3.1 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])

4 Gross Loss to Average Total LN&LS

4.1 UBPRE390

DESCRIPTION
Gross Loss to Average Total LN&LS
NARRATIVE
Gross loan and lease losses divided by average total loans and leases.

FORMULA
PCTOFANN(uc:UBPR4635[P0],uc:UBPRE386[P0])

5 Recoveries to Average Total LN&LS

5.1 UBPRE391

DESCRIPTION
Recoveries to Average Total LN&LS

NARRATIVE
Gross loan and lease recoveries divided by average total loans and leases.

FORMULA
PCTOFANN(cc:RIAD4605[P0],uc:UBPRE386[P0])

6 LN&LS Allowance to LN&LS Not HFS

6.1 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])

7 LN&LS Allowance to Total LN&LS

7.1 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])

8 LN&LS Allowance to Net Losses (X)
8.1 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)

9 LN&LS Allowance to Nonaccrual LN&LS (X)

9.1 UBPRE395

DESCRIPTION
LN&LS Allowance to Nonaccrual LN&LS (X)

NARRATIVE
The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

FORMULA
PCT(uc:UBPR3123[P0],uc:UBPRD669[P0])

10 Earnings Coverage of Net Losses (X)

10.1 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)

11 Real Estate Loans

11.1 UBPRE397

DESCRIPTION
Real Estate Loans Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for real estate loans divided by average real estate loans from Call Report Schedule RC-K.

**FORMULA**

\[ \text{PCTOFANN(uc:UBPRD200\[P0\],uc:UBPRD193\[P0\])} \]

### 12 Construction & Land Development

**12.1 UBPRE399**

**DESCRIPTION**

Construction & Land Development Net Losses (%)

**NARRATIVE**

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for construction & land development loans divided by average construction and land development loans from Call Report Schedule RC-C.

**FORMULA**

\[ \text{PCTOFANN(uc:UBPRD150\[P0\],uc:UBPRD185\[P0\])} \]

### 13 1-4 Family Construction

**13.1 UBPRE543**

**DESCRIPTION**

1-4 Family Construction Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Call Report Schedule RI-B) for 1-4 family construction loans divided by average construction loans secured by 1-4 family properties from Call Schedule RC-C.

**FORMULA**

\[ \text{IF(uc:UBPR9999\[P0\] > '2007-01-01',PCTOFANN(uc:UBPRD556\[P0\],uc:UBPRD555\[P0\]), NULL)} \]

### 14 Other Construction & Land

**14.1 UBPRE586**

**DESCRIPTION**

Other Construction & Land Net Losses (%)

**NARRATIVE**

The year to date net loss (change offs less recoveries from Schedule RI-B) for other construction and land loans divided by average construction loans secured by other real estate properties from Schedule RC-C.

**FORMULA**

\[ \text{IF(uc:UBPR9999\[P0\] > '2007-01-01',PCTOFANN(uc:UBPRD552\[P0\],uc:UBPRD553\[P0\]), NULL)} \]
15 Secured by Farmland

15.1 UBPRE400

DESCRIPTION
Secured by Farmland Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for real estate loans secured by
farmland divided by average real estate loans secured by farmland from Call Report Schedule RC-C.

FORMULA
PCTOFANN(uc:UBPRD160[P0],uc:UBPRD197[P0])

16 1-4 Family Residential Loans

16.1 UBPRE401

DESCRIPTION
Single Mortgage Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for single loans divided by average
1-4 family residential mortgages from Call Report Schedule RC-C.

FORMULA
PCTOFANN(uc:UBPRD229[P0],uc:UBPRD195[P0])

17 Home Equity Loans

17.1 UBPRE402

DESCRIPTION
Home Equity Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for home equity loans divided by
average home equity loans on 1-4 family residential mortgages from Call Report Schedule RC-C.

FORMULA
PCTOFANN(uc:UBPRD219[P0],uc:UBPRD190[P0])

18 1-4 Family 1st Lien Loans

18.1 UBPRFB60

DESCRIPTION
NET LOSS % 1-4 FAMILY 1ST LIEN LOANS
NARRATIVE

FORMULA
IF(uc:UBPRFB56[P0]<>0,PCTOFANN(uc:UBPRFB58[P0],uc:UBPRFB56[P0]),NULL)

19 1-4 Family Jr Lien Loans

19.1 UBPRFB61

DESCRIPTION
NET LOSS % 1-4 FAM JR LIEN LN

NARRATIVE

FORMULA
IF(uc:UBPRFB57[P0] <> 0,PCTOFANN(uc:UBPRFB59[P0],uc:UBPRFB57[P0]),NULL)

20 Multifamily Loans

20.1 UBPRE404

DESCRIPTION
Multifamily Loans Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for multifamily loans divided by
the average of five or more family residential mortgages from Call Report Schedule RC-C.

FORMULA
PCTOFANN(uc:UBPRD222[P0],uc:UBPRD201[P0])

21 Non-Farm Non-Residential Mtg

21.1 UBPRE405

DESCRIPTION
Non-Farm Non-Residential Mtg Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for non-farm non-residential
mortgages divided by the average of nonfarm nonresidential mortgages from Call Report Schedule RC-C.

FORMULA
PCTOFANN(uc:UBPRD224[P0],uc:UBPRD204[P0])

22 Owner Occupied Nonfarm Nonresidential

22.1 UBPRE587
DESCRIPTION
Owner Occupied Nonfarm Nonresidential Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for owner occupied nonfarm nonresidential mortgages divided by average loans secured by owner occupied nonfarm nonresidential properties from Call Report Schedule RC-C.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', PCTOFANN(uc:UBPRD561[P0], uc:UBPRD560[P0]), NULL)

23 Other Nonfarm Nonresidential

23.1 UBPRE594

DESCRIPTION
Other Nonfarm Nonresidential Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for other nonfarm nonresidential loans divided by average loans secured by other nonfarm nonresidential mortgages from Call Report Schedule RC-C.

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01', PCTOFANN(uc:UBPRD559[P0], uc:UBPRD558[P0]), NULL)

24 RE Loans in Foreign Offices

24.1 UBPRE406

DESCRIPTION
RE Loans in Foreign Offices Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for RE loans in foreign offices divided by average real estate loans in foreign offices from Call Report Schedule RC-C.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRD198[P0] > 0, PCTOFANN(uc:UBPRD199[P0], uc:UBPRD198[P0]), NULL)

25 Agricultural Loans

25.1 UBPRE407

DESCRIPTION
Agricultural Loans Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for agricultural loans divided by average agricultural loans from Call Report Schedule RC-K.

FORMULA
PCTOFANN(uc:UBPRD121[P0],uc:UBPRD124[P0])

26 Commercial and Industrial Loans

26.1 UBPRE408

DESCRIPTION
Commercial and Industrial Loans Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for commercial and industrial loans divided by average commercial and industrial loans from Call Report Schedule RC-K.

FORMULA
PCTOFANN(uc:UBPRD131[P0],uc:UBPRD130[P0])

27 Loans to Individuals

27.1 UBPRE410

DESCRIPTION
Loans to Individuals Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for loans to individuals divided by average loans to individuals from Call Report Schedule RC-K.

FORMULA
PCTOFANN(uc:UBPRD179[P0],uc:UBPRD171[P0])

28 Credit Card Plans

28.1 UBPRE411

DESCRIPTION
Credit Card Plans Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for credit card plans divided by average average credit card loans from Call Report Schedule RC-K.

FORMULA
PCTOFANN(uc:UBPRD147[P0],uc:UBPRD145[P0])
29 Auto Loans

29.1 UBPRFB64

DESCRIPTION
NET LOSS % AUTO LOANS

NARRATIVE

FORMULA

IF(uc:UBPRFB62[P0] <> 0, PCTOFANN(uc:UBPRFB63[P0], uc:UBPRFB62[P0]), NULL)

30 Non-Depository, Other & Muni Loans

30.1 UBPRE412

DESCRIPTION
All Other Loans & Leases Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for Non-Depository, Other & Muni loans divided by the average of these loans from schedule RC-C.

FORMULA

PCTOFANN(uc:UBPRD247[P0], uc:UBPRD255[P0])

31 Financial Institution Loans

31.1 UBPRFB66

DESCRIPTION
NET LOSS % FINANCIAL INSTITUTION LOANS

NARRATIVE

FORMULA

if(uc:UBPRD174[P0] <> 0, PCTOFANN(uc:UBPRFB65[P0], uc:UBPRd174[P0]), null)

32 Loans to Foreign Governments

32.1 UBPRE413

DESCRIPTION
Loans to Foreign Governments Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for loans to foreign governments divided by average loans to foreign governments from Call Report Schedule RC-C for FFIEC 031 filers.

FORMULA
PCTOFANN(uc:UBPRD162[P0],uc:UBPRD161[P0])

33 Lease Financing

33.1 UBPRE409

DESCRIPTION
Lease Financing Net Losses (%)

NARRATIVE
The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for lease financing divided by average lease financing from Call Report Schedule RC-K.

FORMULA
PCTOFANN(uc:UBPRD273[P0],uc:UBPRD272[P0])

34 Leases to Individuals

34.1 UBPRFB69

DESCRIPTION
NET LOSS % LEASES TO INDIVIDUALS

NARRATIVE
FORMULA
IF(ExistsNonNil(cc:RIADF187[P0]),IF(uc:UBPRFB67[P0] <> 0, PCTOFANN(cc:RIADF185[P0]-cc:RIADF187[P0],uc:UBPRFB67[P0]),NULL),null)

35 All Other Leases

35.1 UBPRFB70

DESCRIPTION
NET LOSS % ALL OTHER LEASES

NARRATIVE
FORMULA
IF(uc:UBPRFB68[P0] = 0, NULL,IF(uc:UBPRC752[P0] = 31,cc:RIADC880[P0]-cc:RIADF188[P0],IF(uc:UBPRC752[P0] = 41 and ExistsNonNil(cc:RIADF187[P0]),cc:RIAD4266[P0]-cc:RIAD4267[P0]-cc:RIADF185[P0] + cc:RIADF187[P0],null))- PCTOFANN(1,uc:UBPRFB68[P0]))

36 Loans to Finance Comml Real Estate

36.1 UBPRE398

DESCRIPTION
Loans to Finance Comml Real Estate Net Losses (%)

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NARRATIVE

The year-to-date net loss (change offs less recoveries from Call Report Schedule RI-B) for loans to finance comml real estate divided by average loans to finance commercial real estate from Call Report Schedule RC-C.

FORMULA

PCTOFANN(uc:UBPRD165[P0],uc:UBPRD167[P0])

37 Beginning Balance

37.1 RIADB522

DESCRIPTION

NARRATIVE

FORMULA

38 Gross Credit Losses

38.1 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


39 Memo: Loans HFS Write-down

39.1 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

40 Recoveries

40.1 RIAD4605

DESCRIPTION

NARRATIVE

FORMULA

41 Net Credit Losses

41.1 UBPR1795

DESCRIPTION

Net credit losses on loans and leases

NARRATIVE

Gross loan and lease losses less gross loan and lease recoveries.

FORMULA

\[
\text{IF}(\text{uc:UBPR9999[P0]} > '2002-01-01', \text{cc:RIAD4635[P0]} - \text{cc:RIAD4605[P0]}, \text{IF}(\text{uc:UBPR9999[P0]} < '2002-01-01' \text{ AND uc:UBPR9999[P0]} > '2001-04-01', (\text{cc:RIADC079[P0]} + \text{uc:UBPRD582[P0]}) - \text{cc:RIAD4605[P0]}, \text{IF}(\text{uc:UBPR9999[P0]} < '2001-04-01' \text{ AND uc:UBPR9999[P0]} > '2001-01-01', \text{cc:RIAD4635[P0]} - \text{cc:RIAD4605[P0]}, \text{NULL}))
\]

42 Provision: Loan & Lease Losses

42.1 RIAD4230

DESCRIPTION

NARRATIVE

FORMULA

43 Other Adjustments

43.1 UBPRC233

DESCRIPTION

Other Adjustments

NARRATIVE

Amount of other increases (decreases) in the reserve, including changes incident to mergers and absorption.

FORMULA

\[
\text{IF}(\text{uc:UBPR9999[P0]} > '2002-01-01', \text{cc:RIADC233[P0]}, \text{IF}(\text{uc:UBPR9999[P0]} < '2002-01-01' \text{ AND uc:UBPR9999[P0]} > '2001-04-01', \text{cc:RIAD4815[P0]} + \text{uc:UBPRD582[P0]}, \text{IF}(\text{uc:UBPR9999[P0]} < '2001-04-01' \text{ AND uc:UBPR9999[P0]} > '2001-01-01', \text{cc:RIAD4815[P0]}, \text{NULL})))
\]
44 LN&LS Allowance

44.1 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))

45 Average Total Loans & Leases

45.1 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
uc:UBPRD151[P0] + uc:UBPRD272[P0]
Referenced Concepts

**UBPR1228**

**DESCRIPTION**
Lease Financing Receivables - Nonaccrual

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

**UBPR1256**

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

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

**UBPR1415**

**DESCRIPTION**
CONSTRUCTION AND LAND DEVELOPMENT LOANS

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01', \text{cc:RCONF158}[P0] + \text{cc:RCONF159}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2008-01-01', \text{cc:RCON1415}[P0], \text{NULL}))
\]

**UBPR1480**

**DESCRIPTION**
Real Estate Loans Secured by Nonfarm Nonresidential Properties

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01', \text{cc:RCONF160}[P0] + \text{cc:RCONF161}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2008-01-01', \text{cc:RCON1480}[P0], \text{NULL}))
\]

**UBPR1563**

**DESCRIPTION**
Other Loans

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2010-01-01' \text{ and } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1563}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2010-01-01' \text{ and } \text{uc:UBPRC752}[P0] = 41, \text{cc:RCONF454}[P0] + \text{cc:RCONF464}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] < '2010-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2010-01-01', \text{cc:RCON1563}[P0], \text{NULL})))
\]

**UBPR1583**

**DESCRIPTION**
Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1583}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1583}[P0], \text{NULL}))
\]

**UBPR1608**

**DESCRIPTION**

Commercial and Industrial Loans - Nonaccrual

**FORMULA**

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

**UBPR1791**

**DESCRIPTION**

Leasing Financing Receivables of Non-U.S. Addressees (Domicile) - Nonaccrual

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1791}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1791}[P0], \text{NULL}))
\]

**UBPR1795**

**DESCRIPTION**

Net credit losses on loans and leases

**NARRATIVE**

Gross loan and lease losses less gross loan and lease recoveries.

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2002-01-01', \text{uc:UBPR4635}[P0] - \text{cc:RIAD4605}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND} \text{uc:UBPR9999}[P0] > '2001-04-01', (\text{cc:RIADC079}[P0] + \text{uc:UBPRD582}[P0]) - \text{cc:RIAD4605}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2001-04-01' \text{ AND} \text{uc:UBPR9999}[P0] > '2001-01-01', \text{cc:RIAD4635}[P0] - \text{cc:RIAD4605}[P0], \text{NULL}))
\]

**UBPR2081**

**DESCRIPTION**

Loans to Foreign Governments and Official Institutions

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2081}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2081}[P0], \text{NULL}))
\]

**UBPR2107**

**DESCRIPTION**

Obligations (Other Than Securities and Leases) of States and Political Subdivisions in the U.S.

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2107}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2107}[P0], \text{NULL}))
\]
**UBPR2170**

**DESCRIPTION**
Total Assets

**NARRATIVE**
Total Assets from Call Report Schedule RC.

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2170}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2170}[P0], \text{NULL}))
\]

**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**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2746}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2746}[P0], \text{NULL}))
\]

**UBPR3123**

**DESCRIPTION**
Loan and Lease Allowance

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

**FORMULA**

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

**UBPR3360**

**DESCRIPTION**
Quarterly Average of Total Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD3360}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON3360}[P0], \text{NULL}))
\]

**UBPR3368**

**DESCRIPTION**
Quarterly Average of Total Assets

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD3368}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON3368}[P0], \text{NULL}))
\]

**UBPR3465**

**DESCRIPTION**
Quarterly Average of Loans Secured by 1-4 Family Residential Properties

**FORMULA**


**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))

**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))

**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))

**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))

**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

\[
\text{IF}(\text{uc:UBPR9999[P0]} > '2002-01-01', \text{cc:RIADC079[P0]} + \text{cc:RIAD5523[P0]}, \text{IF}(\text{uc:UBPR9999[P0]} < '2002-01-01' \text{ AND } \text{uc:UBPR9999[P0]} > '2001-04-01', \text{cc:RIADC079[P0]} + \text{uc:UBPRD582[P0]}, \text{IF}(\text{uc:UBPR9999[P0]} < '2001-04-01' \text{ AND } \text{uc:UBPR9999[P0]} > '2001-01-01', \text{cc:RIAD4635[P0]}, \text{NULL})))
\]

UBPR4665
DESCRIPTION
Recoveries on Loans to Finance Agricultural Production and Other Loans to Farmers

FORMULA
\[
\text{cc:RIAD4665[P0]}
\]

UBPR5369
DESCRIPTION
Loans Held For Sale

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

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

UBPR5382
DESCRIPTION
Loans to Depository Institutions and Acceptances of Other Banks: To Foreign Banks - Nonaccrual

FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD5382[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON5382[P0]}, \text{NULL}))
\]

UBPR5391
DESCRIPTION
Loans to Foreign Governments and Official Institutions - Nonaccrual

FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD5391[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON5391[P0]}, \text{NULL}))
\]

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
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCON5400}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON5400}[P0], \text{NULL}))
\]

UBPR5403

DESCRIPTION
Loans Secured by 1-4 Family Residential Properties: All Other - Nonaccrual

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCON5403}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON5403}[P0], \text{NULL}))
\]

UBPR5461

DESCRIPTION
All Other Loans - Nonaccrual

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD5461}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON5461}[P0], \text{NULL}))
\]

UBPR9565

DESCRIPTION
SIZE CODE

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

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
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFDB528}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCONB528}[P0], \text{NULL}))
\]
<table>
<thead>
<tr>
<th>Description</th>
<th>Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to U.S. Branches and Agencies of Foreign Banks</td>
<td>IF(uc:UBPRC752[P0] = 31, cc:RCFDB532[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB532[P0], NULL))</td>
</tr>
<tr>
<td>Loans to Other Commercial Banks in the U.S.</td>
<td>IF(uc:UBPRC752[P0] = 31, cc:RCFDB533[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB533[P0], NULL))</td>
</tr>
<tr>
<td>Loans to Other Depository Institutions in the U.S.</td>
<td>IF(uc:UBPRC752[P0] = 31, cc:RCFDB534[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB534[P0], NULL))</td>
</tr>
<tr>
<td>Loans to Foreign Branches of Other U.S. Banks</td>
<td>IF(uc:UBPRC752[P0] = 31, cc:RCFDB536[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB536[P0], NULL))</td>
</tr>
<tr>
<td>Loans to Other Banks in Foreign Countries</td>
<td>IF(uc:UBPRC752[P0] = 31, cc:RCFDB537[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB537[P0], NULL))</td>
</tr>
<tr>
<td>Loans to Individuals For Household, Family, and Other Personal Expeditures: Credit Cards</td>
<td>IF(uc:UBPRC752[P0] = 31, cc:RCONB561[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB561[P0], NULL))</td>
</tr>
</tbody>
</table>
DESCRIPTION
Loans to Individuals For Household, Family, and Other Personal Expenditures: Other
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCONB562[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB562[P0], NULL))

UBPRB577
DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Nonaccrual
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB577[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB577[P0], NULL))

UBPRB580
DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Nonaccrual
FORMULA

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

UBPRC752
DESCRIPTION
REPORTING FORM NUMBER
FORMULA

UBPRD120
DESCRIPTION
Four-Period Average Agricultural Loans

FORMULA
CAVG04X(#cc:RCON3386)

**UBPRD121**
DESCRIPTION
Institution Agriculture Loan Loss Amount

FORMULA
cc:RIAD4655[P0] - uc:UBPR4665[P0]

**UBPRD124**
DESCRIPTION
Average Agricultural Loans

FORMULA

**UBPRD128**
DESCRIPTION
Four-Period Average Commercial and Industrial Loans

FORMULA
CAVG04X(#cc:RCON3387)

**UBPRD130**
DESCRIPTION
Four-Period Average Commercial and Industrial Loans

FORMULA
uc:UBPRD128[P0]

**UBPRD131**
DESCRIPTION
Institution Total Net Charged Off Commercial and Industrial Loans to Allowance Loan and Lease Losses Include Other Loans in Amount

FORMULA
UBPRD142
DESCRIPTION
Institution Average Loans Amount
FORMULA
\[
\text{IF} (\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41, \text{uc:UBPR3360}[P0], \text{IF} (\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCON3360}[P0] + \text{Existingof}(\text{cc:RCFN3360}[P0], 0), \text{NULL}))
\]

UBPRD143
DESCRIPTION
Average Domestic Credit Card Loans
FORMULA
\[
\text{IF} (\text{uc:UBPR9999}[P0] > '2002-01-01', \text{uc:UBPR8561}[P0], \text{IF} (\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '2001', '2002', '0002', '0003'), \text{uc:UBPR8561}[P0], \text{IF} (\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{uc:UBPR8561}[P0], \text{NULL}))
\]

UBPRD144
DESCRIPTION
Four Period Average of Quarterly Domestic Credit Card Loans
FORMULA
\[
\text{CAVG04X} (#\text{uc:UBPRD143})
\]

UBPRD145
DESCRIPTION
Calendar Year Average of Domestic Consumer Loans
FORMULA
\[
\text{IF} (\text{uc:UBPR9999}[P0] > '2002-01-01', \text{uc:UBPRD144}[P0], \text{IF} (\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{IN}(\text{uc:UBPR9565}[P0], '2001', '2002', '0002', '0003'), \text{uc:UBPRD144}[P0], \text{IF} (\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{uc:UBPRD144}[P0], \text{NULL}))
\]

UBPRD147
DESCRIPTION
Institution Credit Card Loan Net Charge Offs Amount
FORMULA
\[
\text{cc:RIADB514}[P0] - \text{cc:RIADB515}[P0]
\]

UBPRD150
DESCRIPTION
Net Charged Off Construction, Land Development and Other Land Loans
**UBPRD151**

**DESCRIPTION**
Institution Loans Calendar Year Average Amount

**FORMULA**
CAVG04X(#uc:UBPRD142)

**UBPRD160**

**DESCRIPTION**
Net Charged Off Loans Secured by Farmland

**FORMULA**
cc:RIAD3584[P0] - cc:RIAD3585[P0]

**UBPRD161**

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

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

**UBPRD162**

**DESCRIPTION**
Institution Net Charged Off Loans to Foreign Governments and Official Institutions to Allowance Loan and Lease Losses

**FORMULA**
cc:RIAD4643[P0] - cc:RIAD4627[P0]

**UBPRD165**

**DESCRIPTION**
Net Charges Off Commercial Real Estate and Land Development Loans

**FORMULA**
cc:RIAD5409[P0] - cc:RIAD5410[P0]

**UBPRD167**

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

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

**UBPRD171**

**DESCRIPTION**
Four-Period Average on Quarterly Domestic Loans to Individuals

**FORMULA**
\[
\]

**UBPRD173**

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

**FORMULA**
\[
\text{existingof(uc:UBPRD461[P0], 0)}
\]

**UBPRD174**

**DESCRIPTION**
Five-Period Average Domestic and Foreign Office Depository Institution Loans

**FORMULA**
\[
\text{CAVG05X(#uc:UBPRD173)}
\]

**UBPRD176**

**DESCRIPTION**
Average on Domestic Loans to Individuals

**FORMULA**
\[
\]

**UBPRD177**

**DESCRIPTION**
Four Period Average Domestic Loans to Individuals

**FORMULA**
\[
\text{CAVG04X(#uc:UBPRD176)}
\]
DESCRIPTION
Institution Consumer Loan Net Charge Offs Amount

FORMULA

UBPRD185
DESCRIPTION
Five-Period Average of Construction and Land Development Loans

FORMULA
CAVG05X(#uc:UBPR1415)

UBPRD188
DESCRIPTION
Total Loans Secured by Real Estate

FORMULA

UBPRD189
DESCRIPTION
Five-Period Average of Real Estate Loans Secured by Junior Liens

FORMULA
CAVG05X(#cc:RCON5368)

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

FORMULA
CAVG05X(#cc:RCON1797)
DESCRIPTION
Four-Period Average of Quarterly Loans Secured by Real Estate

FORMULA

UBPRD195
DESCRIPTION
Five-Period Average of Single Family Real Estate Loans

FORMULA
uc:UBPRD190[P0] + uc:UBPRD220[P0] + uc:UBPRD189[P0]

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

UBPRD199
DESCRIPTION
Net Charged Off Loans Secured by Real Estate Loans in Foreign Offices

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RIADB512[P0] - cc:RIADB513[P0], NULL)

UBPRD200
DESCRIPTION
Institution Total Net Charged Off Loans Secured by Real Estate to Allowance for Loan and Lease Losses Amount

FORMULA

UBPRD201
DESCRIPTION
Five-Period Average of Real Estate Loans Secured By Multifamily (Five or More) Residential Properties
FORMULA
CAVG05X(#cc:RCON1460)

UBPRD203
DESCRIPTION
Institution Nonaccrual Real Estate Loans Amount
FORMULA

Updated Oct 19 2020
UBPRD204

DESCRIPTION
Five-Period Average of Nonfarm Nonresidential Loans

FORMULA
CAVG05X(#uc:UBPR1480)

UBPRD211

DESCRIPTION
Average Domestic Real Estate Loans one-quarter Adjusted for Pushdown Accounting

FORMULA

UBPRD212

DESCRIPTION
Four Period Average Quarterly Real Estate Loans

FORMULA
CAVG04X(#uc:UBPRD211)

UBPRD219

DESCRIPTION
Net Charged Off Open-End Loans Secured by 1-4 Family Residential and Extended Lines of Credit.

FORMULA
cc:RIAD5411[P0] - cc:RIAD5412[P0]

UBPRD220

DESCRIPTION
Five-Period Average Real Estate 1-4 Family First Liens

FORMULA
CAVG05X(#cc:RCON5367)

UBPRD222

DESCRIPTION
Net Charged Off Residential and Recovered Loans Secured by Real Estate.

FORMULA
cc:RIAD3588[P0] - cc:RIAD3589[P0]
UBPRD224
DESCRIPTION
Institution Nonfarm Non Residential Real Estate Loan Net Charge Off Amount
FORMULA

UBPRD229
DESCRIPTION
Net Single Family Real Estate Loan and Lease Losses Amount
FORMULA

UBPRD236
DESCRIPTION
Institution Annualized Net Loans and Lease Financing Receivable Chargeoffs
FORMULA
uc:UBPR1795[P0] * ANN

UBPRD237
DESCRIPTION
Institution Previous December Loans and Lease Financing Receivable Chargeoffs
FORMULA
uc:UBPR4635[-P1Z]

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

UBPRD247
DESCRIPTION
Institution Net Other Loan and Lease Losses Amount
FORMULA
IF(uc:UBPRC752[P0] = 31, (cc:RIAD4644[P0] - cc:RIAD4628[P0]), IF(uc:UBPRC752[P0] = 41, (cc:RIAD4644[P0] - cc:RIAD4628[P0]) - (IF(ExistsNonNil(cc:RIAD4655[P0]), cc:RIAD4655[P0]-cc:RIAD4665[P0],0)), NULL))
UBPRD253
DESCRIPTION
Other Real Estate Owned Plus Non-Performing Loans Plus Restructured
FORMULA
uc:UBPR2107[P0] + uc:UBPR1563[P0] + if(existsnonnil(uc:UBPRD121[P0]),0,cc:RCON1590[P0])

UBPRD255
DESCRIPTION
Five Period Other Loans and Lease Financing Receivables including Munis and Foreign Government Loans
FORMULA
CAVG05X(#uc:UBPRD253)

UBPRD272
DESCRIPTION
Institution Lease Financing Receivable Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPR3484)

UBPRD273
DESCRIPTION
Institution Total Net Charged Off Lease Financing Receivables to Allowance Loan and Lease Losses Amount
FORMULA

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

UBPRD461

DESCRIPTION
LOANS TO DEPOSITORY INSTITUTIONS

FORMULA

UBPRD468

DESCRIPTION
Institution Calendar Year Net Operating Income

FORMULA
**UBPRD483**

**DESCRIPTION**

**NARRATIVE**

**FORMULA**
cc:RIAD4230[P0]

---

**UBPRD552**

**DESCRIPTION**
Net Losses on Other Construction and Land Development Loan Chargeoffs Less Recoveries

**FORMULA**
IF(uc:UBPR9999[P0] > '2007-01-01', cc:RIADC893[P0] - cc:RIADC894[P0], NULL)

---

**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**

---

**UBPRD556**

**DESCRIPTION**
1-4 Family Residential Construction Loan Chargeoffs Less Recoveries From Schedule RI-B, Memorandum Item 5A

**FORMULA**
IF(uc:UBPR9999[P0] > '2007-01-01', cc:RIADC891[P0] - cc:RIADC892[P0], NULL)

---

**UBPRD558**

**DESCRIPTION**

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Calendar Average Loans Secured by Other Nonfarm Nonresidential Properties From Call Report Schedule RC-C, Memorandum Item 10B

FORMULA

UBPRD559
DESCRIPTION
Net Losses on Loans Secured by Other Nonfarm Nonresidential Properties, Chargeoffs Less Recoveries

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC897[P0] - cc:RIADC898[P0], NULL)

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

FORMULA

UBPRD561
DESCRIPTION
Net Losses on Owner Occupied Nonfarm Residential Properties, Chargeoffs Less Recoveries

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',cc:RIADC895[P0] - cc:RIADC896[P0], NULL)

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

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(ubpre878)

UBPRD669
DESCRIPTION
Total Nonaccrual LN&LS

NARRATIVE
Loans and leases on which interest is no longer being accrued.

FORMULA

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
uc:ubpr151[p0] + uc:ubpr272[p0]

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))

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

UBPRF168
DESCRIPTION
Leases to Individuals for Household, Family, and Other Personal Expenditures, Nonaccrual

FORMULA

UBPRF177
DESCRIPTION
Other Construction Loans and All Land Development and Other Land Loans, Nonaccrual

FORMULA

UBPRF182
DESCRIPTION
Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual

FORMULA

UBPRF183
DESCRIPTION
Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual

FORMULA
UBPRF966
DESCRIPTION
Size Code CALC Helper 3QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD293[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD293[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD293[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD293[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD293[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25001) < = 25000, '0001','0001'))))))

UBPRF967
DESCRIPTION
Size Code CALC Helper 4QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD293[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD293[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD293[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD293[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD293[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:UBPRD293[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD293[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD293[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD293[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD293[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:UBPRD293[P0],true) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD293[P0],true) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002', IF(ExistingOf(uc:UBPRD293[P0],true) = 1, '0003', IF(ExistingOf(uc:UBPRD293[P0],true) = 0 and ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD293[P0],true) = 0 and ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))
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)

UBPRFB58
DESCRIPTION
NET LOSS 1-4 FAMILY 1ST LIEN LOANS
FORMULA
cc:RIADC234[P0]-cc:RIADC217[P0]

UBPRFB59
DESCRIPTION
NET LOSS 1-4 FAMILY JR LIEN LOANS
FORMULA
cc:RIADC235[P0]-cc:RIADC218[P0]

UBPRFB62
DESCRIPTION
5Q AVERAGE AUTO LOANS
FORMULA
CAVG05X(#uc:UBPRK137)

UBPRFB63
DESCRIPTION
NET LOSS AUTO LOANS
FORMULA
cc:RIADK129[P0]-cc:RIADK133[P0]

UBPRFB65
DESCRIPTION
NET LOSS FINANCIAL INSTITUTION LOANS

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RIAD4653[P0]-cc:RIAD4663[P0] + cc:RIAD4654[P0]-cc:RIAD4664[P0], IF(uc:UBPRC752[P0] = 41, cc:RIAD4481[P0]-cc:RIAD4482[P0], NULL))

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)

UBPRK137

DESCRIPTION
Auto Loans

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