1 Loans Held For Sale

1.1 UBPRE345

DESCRIPTION
Loans Held For Sale as a percent of Average Assets

NARRATIVE
Average loans and leases held for sale as reported on Call Report Schedule RC-C divided by average total assets.

FORMULA
IF(uc:UBPR9999[P0] > '2002-01-01', PCTOF(uc:UBPRD244[P0], uc:UBPRD086[P0]), NULL)

2 Loans Not Held For Sale

2.1 UBPRE346

DESCRIPTION
Average Loans Not Held For Sale as a percent of Average Assets

NARRATIVE
Average loans and leases not held for sale as reported on Call Report Schedule RC divided by average total assets.

FORMULA
IF(uc:UBPR9999[P0] > '2002-01-01', PCTOF(uc:UBPRD252[P0], uc:UBPRD086[P0]), IF(uc:UBPR9999[P0] < '2002-01-01', PCTOF(uc:UBPRD268[P0], uc:UBPRD086[P0]), NULL))

3 Less: LN&LS Allowance

3.1 UBPRE347

DESCRIPTION
LN&LS Allowance as a percent of Average Assets

NARRATIVE
Average loan and lease allowance divided by average total assets. Allowance for credit losses on loans and leases for institutions that have adopted ASU 2016-13

FORMULA
PCTOF(uc:UBPRD306[P0], uc:UBPRD086[P0])

4 Net Loans & Leases

4.1 UBPRE348

DESCRIPTION
Net Loans & Leases as a percent of Average Assets

NARRATIVE
Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

FORMULA
PCTOF(uc:UBPRD249[P0],uc:UBPRD086[P0])

5 Interest-Bearing Bank Balances

5.1 UBPRE349

DESCRIPTION
Interest-Bearing Bank Balances as a percent of Average Assets

NARRATIVE
Average of all interest-bearing balances due from depository institutions divided by average total assets.

FORMULA
PCTOF(uc:UBPRD091[P0],uc:UBPRD086[P0])

6 Federal Funds Sold & Resales

6.1 UBPRE350

DESCRIPTION
Federal Funds Sold & Resales as a percent of Average Assets

NARRATIVE
Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

FORMULA
PCTOF(uc:UBPRD110[P0],uc:UBPRD086[P0])

7 Trading Account Assets

7.1 UBPRE351

DESCRIPTION
Trading Account Assets as a percent of Average Assets

NARRATIVE
Average trading account assets divided by average total assets.

FORMULA
PCTOF(uc:UBPRD317[P0],uc:UBPRD086[P0])
8 Held-to-Maturity Securities

8.1 UBPRE352

DESCRIPTION
Held-to-Maturity Securities as a percent of Average Assets

NARRATIVE
Held-to-maturity securities divided by average total assets.

FORMULA
PCTOF(uc:UBPRD311[P0],uc:UBPRD086[P0])

9 HTM Securities Allowance

9.1 UBPRKW14

DESCRIPTION
Held to Maturity Securities Allowance as a Percent of Average Assets

NARRATIVE
Held to maturity securities allowance divided by of average total assets

FORMULA
PCTOF(uc:UBPRKW13[P0],uc:UBPRD086[P0])

10 Available-for-Sale Securities

10.1 UBPRE353

DESCRIPTION
Available-for-Sale Securities as a percent of Average Assets

NARRATIVE
Available-for-sale securities divided by average total assets.

FORMULA
PCTOF(uc:UBPRD310[P0],uc:UBPRD086[P0])

11 Marketable Equity Sec at FV

11.1 UBPRJA32

DESCRIPTION
Equity securities with readily determinable fair values not held for trading as a percent of average Assets

NARRATIVE
Equity securities with readily determinable fair values not held for trading as a percent of average Assets
FORMULA
PCTOF(uc:UBPRJA31[P0],uc:UBPRD086[P0])

12 Total Earning Assets

12.1 UBPRE354

DESCRIPTION
Total Earning Assets as a percent of Average Assets

NARRATIVE
The sum of the averages for net loans and lease-financing receivables, held to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

FORMULA

13 Nonint Cash & Due From Banks

13.1 UBPRE355

DESCRIPTION
Noninterest-Bearing Cash & Due From Banks as a percent of Average Assets

NARRATIVE
Average Noninterest-bearing balances due from depository institutions, plus average currency and coin, divided by average total assets.

FORMULA
PCTOF(uc:UBPRD094[P0],uc:UBPRD086[P0])

14 Premises, Fix Assts & Cap Leases

14.1 UBPRE356

DESCRIPTION
Premises, Fix Assts & Cap Leases as a percent of Average Assets

NARRATIVE
Average bank premises, furniture and fixtures, equipment, and other assets representing bank premises (including capitalized leases) divided by average total assets.

FORMULA
PCTOF(uc:UBPRD112[P0],uc:UBPRD086[P0])

15 Other Real Estate Owned
15.1 UBPRE357

DESCRIPTION
Other Real Estate Owned as a percent of Average Assets

NARRATIVE
Average real estate owned, other than bank premises, divided by average total assets.

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

16 Dir & Indir Inv RE Ventures

16.1 UBPRJ249

DESCRIPTION
Dir & Indir Inv RE Ventures as a percent of Average Assets

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

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

17 Inv in Unconsolidated Subs

17.1 UBPRJ250

DESCRIPTION
Inv In Unconsolidated Subs as a percent of Avg Assets

NARRATIVE
Bank's investment in unconsolidated subsidiaries and associated companies divided by average total assets.

FORMULA
PCTOF(uc:UBPRJ252[P0],uc:UBPRD086[P0])

18 Acceptances & Other Assets

18.1 UBPRE358

DESCRIPTION
Acceptances & Other Assets as a percent of Average Assets

NARRATIVE
The sum of the average for customers' liability to the bank on acceptances outstanding and all other assets, not included above, divided by average total assets.

FORMULA
19 Total Non-Earning Assets

19.1 UBPRE359

DESCRIPTION
Subtotal: Non-Earning Assets as a percent of Avg Assets

NARRATIVE
The amount of noninterest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

FORMULA
PCTOF(uc:UBPRD082[P0],uc:UBPRD086[P0])

20 Total Assets

20.1 UBPRE360

DESCRIPTION
Total Assets as a percent of Average Assets

NARRATIVE
The total of the various percentages listed above on UBPR Page 6. In all instances, the figure should approximate 100 percent.

FORMULA
uc:UBPRE359[P0] + uc:UBPRE354[P0]

21 Standby Letters of Credit

21.1 UBPRE361

DESCRIPTION
Standby Letters of Credit as a percent of Average Assets

NARRATIVE
Average standby letters of credit divided by average total assets.

FORMULA
PCTOF(uc:UBPRD314[P0],uc:UBPRD086[P0])

22 Demand Deposits

22.1 UBPRE362

DESCRIPTION
Demand Deposits as a percent of Average Assets

NARRATIVE
Average demand deposits divided by average total assets.

FORMULA
PCTOF(uc:UBPRD102[P0],uc:UBPRD086[P0])

23 All NOW & ATS Accounts

23.1 UBPRE363

DESCRIPTION
All NOW & ATS Accounts as a percent of Average Assets

NARRATIVE
Average NOW and ATS accounts divided by average total assets. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from Call Report Schedule RC-E.

FORMULA
PCTOF(uc:UBPRD283[P0],uc:UBPRD086[P0])

24 Money Market Deposit Accounts

24.1 UBPRE364

DESCRIPTION
Money Market Deposit Accounts as a percent of Average Assets

NARRATIVE
The amount of MMDAs reported from Call Report Schedule RC-E divided by average total assets.

FORMULA
PCTOF(uc:UBPRD284[P0],uc:UBPRD086[P0])

25 Other Savings Deposits

25.1 UBPRE365

DESCRIPTION
Other Savings Deposits as a percent of Average Assets

NARRATIVE
Reported total savings deposits, less MMDAs divided by average total assets. This comprises all savings deposits other than MMDAs, and includes regular passbook accounts and overdraft protection plan accounts from Call Report Schedule RC-E.
PCTOF(uc:UBPRD285[0],uc:UBPRD086[0])

26 Time Deps At or Below Insurance Limit

26.1 UBPRK440

DESCRIPTION
Time Deposits At or Below Insurance Limit as a percent of Average Assets

NARRATIVE
Time deposits of less than $250,000 from Call Report Schedule RC-E divided by average total assets.

FORMULA
PCTOF((CAVG05X(#uc:UBPRK426)),uc:UBPRD086[0])

27 Less: Fully Insured Brokered Deposits

27.1 UBPRK441

DESCRIPTION
Fully Insured Brokered Deposits as a percent of Average Assets

NARRATIVE
Fully Insured Brokered Deposits from Call Report Schedule RC-E divided by average total assets.

FORMULA
PCTOF((CAVG05X(#uc:UBPR2366)),uc:UBPRD086[0])

28 Core Deposits

28.1 UBPRK443

DESCRIPTION
Core Deposits as a percent of Average Assets

NARRATIVE
The sum of demand deposits, all NOW and ATS accounts, MMDA savings, other savings deposits, and time deposits under the deposit insurance limit less total brokered retail deposits divided by average total assets. Note that beginning with the March 31, 2010 UBPR, time deposits under the deposit insurance limit includes total time deposits of less than $100,000 and total time deposits of $100,000 through $250,000.

FORMULA
PCTOF((CAVG05X(#uc:UBPRK434)),uc:UBPRD086[0])

29 Fully Insured Brokered Deposits

29.1 UBPRK441

DESCRIPTION
Fully Insured Brokered Deposits as a percent of Average Assets

NARRATIVE
Fully Insured Brokered Deposits from Call Report Schedule RC-E divided by average total assets.

FORMULA
PCTOF((CAVG05X(#uc:UBPR2366)),uc:UBPRD086[P0])

30 Time Deps Above Insurance Limit

30.1 UBPRK444

DESCRIPTION
Time Deposits Above Insurance Limit as a percent of Average Assets

NARRATIVE
Time deposits above the deposit insurance limit divided by average total assets.

FORMULA
PCTOF((CAVG05X(#uc:UBPRk437)),uc:UBPRD086[P0])

31 Deposits in Foreign Offices

31.1 UBPRE369

DESCRIPTION
Deposits in Foreign Offices as a percent of Average Assets

NARRATIVE
The average of total deposits in foreign offices (including both interest-bearing and Noninterest bearing), Edge and agreement subsidiaries, and IBFs, divided by average total assets.

FORMULA
PCTOF(uc:UBPRD103[P0],uc:UBPRD085[P0])

32 Total Deposits

32.1 UBPRE370

DESCRIPTION
Total Deposits as a percent of Average Assets

NARRATIVE
Sum of all deposit categories shown on UBPR Page 6 above this line item (Demand Deposits, All NOW & ATS Accounts, Money Market Deposit Accounts, Other Savings Deposits, Time Deps At or Below Insurance Limit, Fully Insured Brokered Deposits, Time Deposits Above Insurance Limit, and Deposits in Foreign Offices).

FORMULA
PCTOF(uc:UBPRD105[P0],uc:UBPRD086[P0])
33 Federal Funds Purch & Repos

33.1 UBPRE371

DESCRIPTION
Federal Funds Purch & Repos as a percent of Average Assets

NARRATIVE
Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

FORMULA
PCTOF(uc:UBPRD109[P0],uc:UBPRD086[P0])

34 Total Fed Home Loan Borrowings

34.1 UBPRE372

DESCRIPTION
Total Fed Home Loan Borrowings as a percent of Avg Assets

NARRATIVE
Average of Federal Home Loan Bank Borrowings, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

FORMULA
PCTOF(uc:UBPRD599[P0],uc:UBPRD086[P0])

35 Total Other Borrowings

35.1 UBPRE373

DESCRIPTION
Total Other Borrowings as a percent of Average Assets

NARRATIVE
Average of Other Borrowed Money, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

FORMULA
PCTOF(uc:UBPRD601[P0],uc:UBPRD086[P0])

36 Memo: Sht Ter N Core Funding

36.1 UBPRE374

DESCRIPTION
Memo: Sht Term Non Core Funding as a percent of Average Assets

NARRATIVE
The sum of: Time deposits of $250,000 or more with a remaining maturity of one year or less, Brokered deposits issued in denominations of less than $250,000 with a remaining maturity or one year or less, Other borrowed money with a remaining maturity one year or less, Time deposits with a remaining maturity of one year or less in foreign offices, Securities sold under agreements to repurchase and federal funds purchased divided by average total assets.

FORMULA
PCTOF(uc:UBPRD571[P0],uc:UBPRD086[P0])

37 Subordinated Notes & Debentures

37.1 UBPRE377

DESCRIPTION
Subordinated Notes & Debentures as a percent of Average Assets

NARRATIVE
Average notes and debentures subordinated to deposits divided by average total assets.

FORMULA
PCTOF(uc:UBPRD506[P0],uc:UBPRD086[P0])

38 Acceptances & Other Liabilities

38.1 UBPRE375

DESCRIPTION
Acceptances & Other Liabilities as a percent of Average Assets

NARRATIVE
The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

FORMULA
PCTOF(uc:UBPRD077[P0],uc:UBPRD086[P0])

39 Total Liabilities (Incl Mortg)

39.1 UBPRE376

DESCRIPTION
Total Liabilities (Incl Mortg) as a percent of Average Assets

NARRATIVE
Average total liabilities (excluding notes and debentures subordinated to deposits) divided by average total assets.

FORMULA
PCTOF(uc:UBPRD115[P0],uc:UBPRD086[P0])
40 Total Bank Capital & Min Int

40.1 UBPRJ243

DESCRIPTION
All Common & Preferred Capital as percent Average Assets

NARRATIVE
Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

FORMULA
PCTOF(uc:UBPRJ244[P0], uc:UBPRD086[P0])

41 Total Liabilities & Capital

41.1 UBPRE379

DESCRIPTION
Total Liabilities & Capital as a percent of Avg Assets

NARRATIVE
Average total liabilities and capital divided by average total assets. In all instances, this figure should approximate 100 percent.

FORMULA

42 Memo: All Brokered Deposits

42.1 UBPRE380

DESCRIPTION
Memo: All Brokered Deposits as a percent of Avg Assets

NARRATIVE
Average total brokered deposits divided by average assets.

FORMULA
PCTOF(uc:UBPRD096[P0], uc:UBPRD086[P0])

43 Insured Brokered Deposits

43.1 UBPRE381

DESCRIPTION
Insured Brokered Deposits as a percent of Avg Assets
NARRATIVE
Insured brokered deposits divided by average total assets.

FORMULA
PCTOF(uc:UBPRD100[P0],uc:UBPRD086[P0])

44 Loans HFS as a % Loans

44.1 UBPRE383

DESCRIPTION
Loans HFS as a Percent of Loans

NARRATIVE
Loans held for sale as reported on Call Report Schedule RC divided by average gross loans.

FORMULA
PCTOF(uc:UBPRD168[P0],uc:UBPRD242[P0])
Referenced Concepts

**UBPR0071**

**DESCRIPTION**
Interest-Bearing Bank Balances

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

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

**UBPR0081**

**DESCRIPTION**
Noninterest-Bearing Cash and Due From Banks

**NARRATIVE**
Total currency, coin, and noninterest-bearing balances due from depository institutions.

**FORMULA**
\[ \text{ExistingOf}(\text{cc:RCFD0081}[P0], \text{cc:RCON0081}[P0]) \]

**UBPR1350**

**DESCRIPTION**
Federal Funds Sold and Securities Purchased Under Agreements to Resell in Domestic Offices of the Bank and of its Edge and Agreement Subsidiaries, and in IBFS

**FORMULA**
\[ \text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1350}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1350}[P0], \text{NULL})) \]

**UBPR1754**

**DESCRIPTION**
Held-to-Maturity Securities

**NARRATIVE**
Held-to-maturity securities reported at cost.

**FORMULA**
\[ \text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1754}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1754}[P0], \text{NULL})) \]

**UBPR1773**

**DESCRIPTION**
Available-for-Sale Securities

**NARRATIVE**
Securities available-for-sale reported at fair value.

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1773}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1773}[P0], \text{NULL}))
\]

**UBPR2122**

**DESCRIPTION**

Total Loans and Leases, Net of Unearned Income

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2122}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2122}[P0], \text{NULL}))
\]

**UBPR2123**

**DESCRIPTION**

Unearned Income on Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2123}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2123}[P0], \text{NULL}))
\]

**UBPR2130**

**DESCRIPTION**

Investment in Unconsolidated Subsidiaries

**NARRATIVE**

Bank’s investment in unconsolidated subsidiaries and associated companies.

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2009-04-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2130}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2009-04-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2130}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2009-04-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD5375}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2009-04-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41, \text{cc:RCON5375}[P0], \text{NULL}))
\]

**UBPR2143**

**DESCRIPTION**

Total Intangibles

**NARRATIVE**

The sum of mortgage servicing assets from Call Report Schedule RC-M + goodwill from Call Report Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M + all other identifiable intangible assets from Call Report Schedule RC-M.

**FORMULA**

existingof(cc:RCFD2143[0],cc:RCON2143[0])

**UBPR2145**

**DESCRIPTION**

Premises, Fixed Assets, and Capitalized Leases
NARRATIVE
All premises and fixed assets, including capitalized leases.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2145[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2145[P0], NULL))

UBPR2155
DESCRIPTION
Customers' Liability to This Bank on Acceptances Outstanding
FORMULA
IF(uc:UBPR9999[P0] < '2006-01-01', IF(uc:UBPRC752[P0] = 31, cc:RCFD2155[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2155[P0], NULL)), NULL)

UBPR2160
DESCRIPTION
Other Assets
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2160[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2160[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))

UBPR2200
DESCRIPTION
Total Deposits
NARRATIVE
Total domestic and foreign deposits.
FORMULA
ExistingOf(cc:RCFN2200[P0], 0) + cc:RCON2200[P0]

UBPR2365
DESCRIPTION
Brokered Deposits
NARRATIVE
Total brokered deposits.

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCON2365}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2365}[P0], \text{NULL}))
\]

**UBPR2366**

**DESCRIPTION**
Fully Insured Brokered Deposits

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

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2017-01-01', \text{cc:RCONHK05}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2017-01-01' \text{ AND uc:UBPR9999}[P0] > '2010-01-01', \text{cc:RCONJ472}[P0] + \text{cc:RCON2343}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2010-01-01', \text{cc:RCON2343}[P0] + \text{cc:RCON2344}[P0], \text{null})))
\]

**UBPR2651**

**DESCRIPTION**
Federal Home Loan Bank Borrowings Maturing Under One Year

**NARRATIVE**
Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of one year or less.

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2651}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2651}[P0], \text{NULL}))
\]

**UBPR2800**

**DESCRIPTION**
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FORMULA
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD2800}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON2800}[P0], \text{NULL}))
\]

**UBPR2920**

**DESCRIPTION**
Bank's Liability on Acceptances Executed and Outstanding

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND uc:UBPRC752}[P0] = 31, \text{cc:RCFD2920}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2006-01-01' \text{ AND uc:UBPRC752}[P0] = 41, \text{cc:RCON2920}[P0], \text{NULL}))
\]
UBPR2930
DESCRIPTION
Other Liabilities, Total
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2930[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2930[P0], NULL))

UBPR2948
DESCRIPTION
Total Liabilities and Minority Interest
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2948[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2948[P0], NULL))

UBPR3000
DESCRIPTION
Minority Interests in Consolidated Subsidiaries
NARRATIVE
Noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3000[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3000[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))

UBPR3200
DESCRIPTION
Subordinated Notes and Debentures
NARRATIVE
Subordinated notes and debentures from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3200[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3200[P0], NULL))

UBPR3210
DESCRIPTION
Total Bank Equity Capital

NARRATIVE
Total bank equity capital from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3210[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3210[P0], NULL))

UBPR3545
DESCRIPTION
Trading Account Assets

NARRATIVE
Total assets held in trading accounts.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3545[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3545[P0], NULL))

UBPR3548
DESCRIPTION
Trading Liabilities, Total

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3548[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3548[P0], NULL))

UBPR3819
DESCRIPTION
Financial Standby Letters of Credit and Foreign Office Guarantees

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3819[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3819[P0], NULL))

UBPR3821
DESCRIPTION
Performance Standby Letters of Credit

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3821[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3821[P0], NULL))

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:RCFDB5369[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON5369[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))

UBPRB529
DESCRIPTION
Loans and Leases, Net of Unearned Income and Allowance
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB529[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB529[P0], NULL))

UBPRB565
DESCRIPTION
FHLB Advances: With a Remaining Maturity of More Than One Year Through Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB565[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB565[P0], NULL))

UBPRB566
DESCRIPTION
FHLB Advances: With A Remaining Maturity of More Than Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB566[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB566[P0], NULL))

UBPRB567
DESCRIPTION
Other Borrowings: With a Remaining Maturity of More Than One Year Through Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB567[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB567[P0], NULL))

UBPRB568
DESCRIPTION
Other Borrowings: With a Remaining Maturity of More Than Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB568[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB568[P0], NULL))

UBPRB571
DESCRIPTION
Other Borrowings Maturing Under One Year

NARRATIVE
Includes information from Call Report Schedule RC-M Other Borrowed Money with a remaining maturity of one year or Less.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB571[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB571[P0], NULL))

UBPRB987
DESCRIPTION
Federal Funds Sold in Domestic Offices

FORMULA

UBPRB989
DESCRIPTION
Securities Purchased Under Agreements to Resell

FORMULA

UBPRB993
DESCRIPTION
Federal Funds Purchased

NARRATIVE
Total federal funds purchased in domestic offices.

**FORMULA**


**UBPRB995**

**DESCRIPTION**

Securities Sold Under Agreements to Repurchase

**FORMULA**


**UBPRC752**

**DESCRIPTION**

REPORTING FORM NUMBER

**FORMULA**

**UBPRC979**

**DESCRIPTION**

Foreclosed Properties From "GNMA Loans"

**FORMULA**

cc:RCONC979[P0]

**UBPRD077**

**DESCRIPTION**

Five Period Average of Total Other Liabilities

**FORMULA**

CAVG05X(uc:UBPRE129)

**UBPRD078**

**DESCRIPTION**

Total Deposits in Foreign Offices

**NARRATIVE**

The sum of all deposits in foreign offices.

**FORMULA**

cc:RCFN2200[P0]

**UBPRD079**
DESCRIPTION
Institution Intangible Assets Amount

FORMULA
uc:UBPR2143[P0]

UBPRD080
DESCRIPTION
Five Period Average Intangible Assets

FORMULA
CAVG05X(#uc:UBPRD079)

UBPRD081
DESCRIPTION
Institution Noninterest Bearing Asset Amount

FORMULA

UBPRD082
DESCRIPTION
Five Period Average Noninterest Bearing Assets

FORMULA
CAVG05X(#uc:UBPRD081)

UBPRD084
DESCRIPTION
Five Period Average of Acceptances Outstanding, Investments in Unconsolidated Subsidiaries, Other Assets and Intangible Assets

FORMULA
uc:UBPRD114[P0] + uc:UBPRD080[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)

**UBPRD091**

**DESCRIPTION**
Institution Five Period Average Interest Bearing Balance

**FORMULA**
CAVG05X(#uc:UBPR0071)

**UBPRD093**

**DESCRIPTION**
Total Cash Deposits for the Consolidated Bank

**FORMULA**
uc:UBPR0081[P0] + uc:UBPR0071[P0]

**UBPRD094**

**DESCRIPTION**
Institution Five Period Average Noninterest Bearing Cash

**FORMULA**
CAVG05X(#uc:UBPRD670)

**UBPRD096**

**DESCRIPTION**
Institution Five Period Average Brokered Deposits
FORMULA
CAVG05X(#uc:UBPR2365)

UBPRD097
DESCRIPTION
Institution Five Period Average Insured Brokered Deposits Greater Than $100,000
FORMULA

UBPRD099
DESCRIPTION
Institution Five Period Average Insured Brokered Deposits Less Than $100,000
FORMULA
CAVG05X(#cc:RCON2343)

UBPRD100
DESCRIPTION
Institution Five Period Average Insured Brokered Deposits
FORMULA
if(uc:UBPR9999[P0] > '2017-01-01', uc:UBPRHR44[P0], uc:UBPRD099[P0] + uc:UBPRD097[P0])

UBPRD102
DESCRIPTION
Institution Five Period Average Demand Deposits
FORMULA
CAVG05X(#cc:RCON2210)

UBPRD103
DESCRIPTION
Total Foreign Office Deposits Five Period Average
FORMULA
CAVG05X(#uc:UBPRD078)

UBPRD105
DESCRIPTION
Institution Total Deposits Five Period Average Amount
FORMULA
CAVG05X(#uc:UBPRD663)

**UBPRD109**

**DESCRIPTION**
Institution Five Period Average Federal Funds Sold and Securities Purchased Under Agreements to Repurchase

**FORMULA**
CAVG05X(#uc:UBPRF858)

**UBPRD110**

**DESCRIPTION**
Institution Five Period Average Federal Funds Sold

**FORMULA**
CAVG05X(#uc:UBPRD493)

**UBPRD111**

**DESCRIPTION**
FHLB Advances that Mature in Over One Year

**FORMULA**

**UBPRD112**

**DESCRIPTION**
Institution Five Period Average Bank Premises and Fixed Assets

**FORMULA**
CAVG05X(#uc:UBPR2145)

**UBPRD113**

**DESCRIPTION**
Institution Total Investment Subsidiaries and Other Asset Amount

**FORMULA**

**UBPRD114**

**DESCRIPTION**
Five Period Average Acceptances Outstanding, Investments in Unconsolidated Subsidiaries and Other Assets
FORMULA
CAVG05X(#uc:UBPRD113)

UBPRD115
DESCRIPTION
Total Liabilities, Mortgage Indebtedness and Capitalized Leases Calendar Year Average
FORMULA
CAVG05X(#uc:UBPRD662)

UBPRD118
DESCRIPTION
Other Liabilities
FORMULA
uc:UBPR2930[P0]

UBPRD168
DESCRIPTION
Five Period Average Loans Held For Sale
FORMULA
CAVG05X(#uc:UBPR5369)

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

UBPRD244
DESCRIPTION
Average Loans Held for Sale Using the Five Period Average Function. Available from March 31, 2002 Forward
FORMULA
IF(uc:UBPR9999[P0] > '2002-01-01',CAVG05X(#uc:UBPRD653), NULL)

UBPRD245
DESCRIPTION
Total Loans and Leases, Net of Unearned Income
FORMULA
uc:UBPRB528[P0] + uc:UBPR5369[P0]
UBPRD249
DESCRIPTION
Institution Five Period Average Net Loans and Lease Financing Receivables
FORMULA
CAVG05X(#uc:UBPRE119)

UBPRD252
DESCRIPTION
Loans and Leases Not Held for Sale Using 5 Period Average
FORMULA
IF(uc:UBPR9999[P0] > '2002-01-01', CAVG05X(#uc:UBPRB528), NULL)

UBPRD268
DESCRIPTION
Five Period Average Total Loans and Leases, Net of Unearned Income
FORMULA
CAVG05X(#uc:UBPR2122)

UBPRD283
DESCRIPTION
Institution Five Period Average Total Now and ATS Accounts
FORMULA
CAVG05X(#uc:UBPRE125)

UBPRD284
DESCRIPTION
Institution Five Period Average Money Market Deposit Account
FORMULA
CAVG05X(#cc:RCON6810)

UBPRD285
DESCRIPTION
Institution's Five Period Average Total Other Savings Deposits
FORMULA
CAVG05X(#cc:RCON0352)
DESCRIPTION
Institution Five Period Average Other Real Estate Owned and Other Real Estate Non Investment Property

FORMULA
CAVG05X(#uc:UBPre130)

UBPRD295
DESCRIPTION
Other Borrowed Money Maturing Over One Year

FORMULA

UBPRD299
DESCRIPTION
Institution Five Period Average Other Real Estate Owned Non Investment Property

FORMULA
CAVG05X(#uc:UBPRd304)

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

UBPRD306
DESCRIPTION
Five Period Average Allowance for Loans and Lease Financing Receivables

FORMULA
CAVG05X(#uc:UBPRD661)

UBPRD310
DESCRIPTION
Institution Five Period Average Securities Available for Sale
FORMULA
CAVG05X(#uc:UBPR1773)

UBPRD311
DESCRIPTION
Institution Investment Securities Held to Maturity
FORMULA
CAVG05X(#uc:UBPR1754)

UBPRD314
DESCRIPTION
Institution Five Period Average Standby Letters of Credit
FORMULA
CAVG05X(#uc:UBPRD655)

UBPRD317
DESCRIPTION
Institution Five Period Average Trading Account Assets
FORMULA
CAVG05X(#uc:UBPR3545)

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

UBPRD480
DESCRIPTION
Other Borrowed Money With Remaining Maturity of One Year or Less
FORMULA
uc:UBPR2651[P0] + uc:UBPRB571[P0]

UBPRD493
DESCRIPTION
Federal Funds Sold and Resales
NARRATIVE
Federal funds sold and securities purchased under agreements to resell.
FORMULA

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

UBPRD538
DESCRIPTION
Foreign Office Deposits Maturing in Less Than One Year
FORMULA
IF(uc:UBPR9999[P0] > '1996-01-01' AND uc:UBPRC752[P0] = 31,Existingof(cc:RCFNA245[P0],0), NULL)

UBPRD571
DESCRIPTION
Institution Short Term Non-Core Funding Calendar Year Average
FORMULA
CAVG05X(#uc:UBPRE584)

UBPRD599
DESCRIPTION
Five Period Average of Federal Home Loan Bank Borrowings for all Maturities
FORMULA
CAVG05X(#uc:UBPRD600)

UBPRD600
DESCRIPTION
Total Borrowings for All Maturities From the FHLB. Note that Ratio Includes -0- for December 31, 2000 to Allow Averages to Calculate Correctly
FORMULA
uc:UBPR2651[P0] + uc:UBPRE127[P0]

UBPRD601
DESCRIPTION
Five Period Average of Other Borrowings for All Maturities. Note, Does Not Include Borrowings From the FHLB from March 31, 2001 Forward
FORMULA
CAVG05X(ub:UBPRD602)

**UBPRD602**

**DESCRIPTION**
Total Other Borrowings for All Maturities. Note: From MARCH 31, 2001 Forward Does Not Include Borrowings From FHLB.

**FORMULA**
ub:UBPRB571[P0] + uc:UBPRE128[P0]

**UBPRD653**

**DESCRIPTION**
Loans Held for Sale from Call Report Schedule RC

**FORMULA**
ub:UBPR5369[P0]

**UBPRD655**

**DESCRIPTION**
Standby Letters of Credit

**NARRATIVE**
The amount of outstanding and used standby letters of credit issued by the bank.

**FORMULA**
ub:UBPR3819[P0] + uc:UBPR3821[P0]

**UBPRD661**

**DESCRIPTION**
Institution Allowance for Loans and Transfer

**FORMULA**
ub:UBPR3123[P0]

**UBPRD662**

**DESCRIPTION**
Total Liabilities (Including Mortgages)

**NARRATIVE**
Total Liabilities (excluding notes and debentures subordinated to deposits).

**FORMULA**
ub:UBPR2948[P0]
UBPRD663
DESCRIPTION
Institution Total Deposits Amount
FORMULA
uc:UBPR2200[P0]

UBPRD670
DESCRIPTION
Institution Noninterest Bearing Cash and Due
FORMULA
uc:UBPRD093[P0] - uc:UBPR0071[P0]

UBPRE119
DESCRIPTION
Net Loans and Leases
NARRATIVE
Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on Call Report Schedule RC.
FORMULA
uc:UBPRB529[P0] + uc:UBPR5369[P0]

UBPRE125
DESCRIPTION
All NOW & ATS Accounts
NARRATIVE
Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from Call Report Schedule RC-E.
FORMULA
cc:RCON2215[P0] - cc:RCON2210[P0]

UBPRE127
DESCRIPTION
Federal Home Loan Bank Borrowing Maturing Over One Year
NARRATIVE
Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of over one year.
FORMULA

UBPRE128

DESCRIPTION
Other Borrowing Maturing Over One Year

NARRATIVE
From March 31, 2001 forward includes information from Call Report Schedule RC-M: Other Borrowed Money with a Remaining Maturity of One to Three Years plus Other Borrowed Money with Remaining Maturity of Over Three Years plus total Trading Liabilities from Call Report Schedule RC-D. For prior quarters includes Other Borrowed Money with a Remaining Maturity of One to Three years plus Other Borrowed Money With Remaining Maturity of Over Three Years plus total Trading Liabilities from Call Report Schedule RC-D.

FORMULA

UBPRE129

DESCRIPTION
Acceptances & Other Liabilities

NARRATIVE
The sum of the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above.

FORMULA

UBPRE130

DESCRIPTION
Other Real Estate Owned

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

FORMULA

UBPRE131
DESCRIPTION
Gross Loans & Leases

FORMULA
uc:UBPRD245[P0] + uc:UBPR2123[P0]

UBPRE348

DESCRIPTION
Net Loans & Leases as a percent of Average Assets

NARRATIVE
Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

FORMULA
PCTOF(uc:UBPRD249[P0],uc:UBPRD086[P0])

UBPRE349

DESCRIPTION
Interest-Bearing Bank Balances as a percent of Average Assets

NARRATIVE
Average of all interest-bearing balances due from depository institutions divided by average total assets.

FORMULA
PCTOF(uc:UBPRD091[P0],uc:UBPRD086[P0])

UBPRE350

DESCRIPTION
Federal Funds Sold & Resales as a percent of Average Assets

NARRATIVE
Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

FORMULA
PCTOF(uc:UBPRD110[P0],uc:UBPRD086[P0])

UBPRE351

DESCRIPTION
Trading Account Assets as a percent of Average Assets

NARRATIVE
Average trading account assets divided by average total assets.

FORMULA
PCTOF(uc:UBPRD317[P0],uc:UBPRD086[P0])
UBPRE352
DESCRIPTION
Held-to-Maturity Securities as a percent of Average Assets
NARRATIVE
Held-to-maturity securities divided by average total assets.
FORMULA
PCTOF(uc:UBPRD311[P0],uc:UBPRD086[P0])

UBPRE353
DESCRIPTION
Available-for-Sale Securities as a percent of Average Assets
NARRATIVE
Available-for-sale securities divided by average total assets.
FORMULA
PCTOF(uc:UBPRD310[P0],uc:UBPRD086[P0])

UBPRE354
DESCRIPTION
Total Earning Assets as a percent of Average Assets
NARRATIVE
The sum of the averages for net loans and lease-financing receivables, held to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.
FORMULA

UBPRE359
DESCRIPTION
Subtotal: Non-Earning Assets as a percent of Avg Assets
NARRATIVE
The amount of noninterest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.
FORMULA
PCTOF(uc:UBPRD082[P0],uc:UBPRD086[P0])

UBPRE370
DESCRIPTION
Total Deposits as a percent of Average Assets

NARRATIVE
Sum of all deposit categories shown on UBPR Page 6 above this line item (Demand Deposits, All NOW & ATS Accounts, Money Market Deposit Accounts, Other Savings Deposits, Time Deps At or Below Insurance Limit, Fully Insured Brokered Deposits, Time Deposits Above Insurance Limit, and Deposits in Foreign Offices).

FORMULA
PCTOF(uc:UBPRD105[P0],uc:UBPRD086[P0])

UBPRE371

DESCRIPTION
Federal Funds Purch & Repos as a percent of Average Assets

NARRATIVE
Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

FORMULA
PCTOF(uc:UBPRD109[P0],uc:UBPRD086[P0])

UBPRE372

DESCRIPTION
Total Fed Home Loan Borrowings as a percent of Avg Assets

NARRATIVE
Average of Federal Home Loan Bank Borrowings, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

FORMULA
PCTOF(uc:UBPRD599[P0],uc:UBPRD086[P0])

UBPRE373

DESCRIPTION
Total Other Borrowings as a percent of Average Assets

NARRATIVE
Average of Other Borrowed Money, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

FORMULA
PCTOF(uc:UBPRD601[P0],uc:UBPRD086[P0])

UBPRE375

DESCRIPTION
Acceptances & Other Liabilities as a percent of Average Assets

NARRATIVE
The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

**FORMULA**

\[ \text{PCTOF}(\text{UBPRD077[P0]}, \text{UBPRD086[P0]}) \]

**UBPRE377**

**DESCRIPTION**

Subordinated Notes & Debentures as a percent of Average Assets

**NARRATIVE**

Average notes and debentures subordinated to deposits divided by average total assets.

**FORMULA**

\[ \text{PCTOF}(\text{UBPRD506[P0]}, \text{UBPRD086[P0]}) \]

**UBPRE584**

**DESCRIPTION**

Short Term Non Core Funding

**NARRATIVE**

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

**FORMULA**

\[
\text{IF}(\text{UBPR9999[P0]} > '2017-01-01' \text{ AND } \text{UBPRC752[P0]} = 41, \text{cc:RCONHK06[P0]} + \text{cc:RCONK222[P0]} + \text{UBPRF858[P0]} + \text{UBPRD480[P0]}, \text{IF}(\text{UBPR9999[P0]} > '2017-01-01' \text{ AND } \text{UBPRC752[P0]} = 31, \text{cc:RCONHK06[P0]} + \text{cc:RCONK222[P0]} + \text{UBPRF858[P0]} + \text{UBPRD480[P0]} + \text{UBPRD436[P0]} + \text{UBPRD538[P0]}, \text{IF}(\text{UBPR9999[P0]} > '2011-01-01' \text{ AND } \text{UBPR9999[P0]} < '2017-01-01' \text{ AND } \text{UBPRC752[P0]} = 41, \text{cc:RCONK219[P0]} + \text{cc:RCONK222[P0]} + \text{cc:RCONA243[P0]} + \text{UBPRF858[P0]} + \text{UBPRD480[P0]}, \text{IF}(\text{UBPR9999[P0]} > '2011-01-01' \text{ AND } \text{UBPR9999[P0]} < '2017-01-01' \text{ AND } \text{UBPRC752[P0]} = 31, \text{cc:RCONK219[P0]} + \text{cc:RCONK222[P0]} + \text{cc:RCONA243[P0]} + \text{UBPRF858[P0]} + \text{UBPRD480[P0]}, \text{IF}(\text{UBPR9999[P0]} > '2001-01-01' \text{ AND } \text{UBPR9999[P0]} < '2011-01-01' \text{ AND } \text{UBPRC752[P0]} = 41, \text{cc:RCONA242[P0]} + \text{cc:RCONA243[P0]} + \text{UBPRF858[P0]} + \text{UBPRD480[P0]}, \text{IF}(\text{UBPR9999[P0]} > '2001-01-01' \text{ AND } \text{UBPR9999[P0]} < '2011-01-01' \text{ AND } \text{UBPRC752[P0]} = 31, \text{cc:RCONA242[P0]} + \text{cc:RCONA243[P0]} + \text{UBPRF858[P0]} + \text{UBPRD480[P0]} + \text{UBPRD538[P0]}, \text{NULL})))))
\]

**UBPRF055**

**DESCRIPTION**

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of One Year or Less

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF055[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF055[P0], NULL)), NULL)

**UBPRF056**

**DESCRIPTION**
FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF056[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF056[P0], NULL)), NULL)

**UBPRF057**

**DESCRIPTION**
FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF057[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF057[P0], NULL)), NULL)

**UBPRF058**

**DESCRIPTION**
FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Five Years

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF058[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF058[P0], NULL)), NULL)

**UBPRF060**

**DESCRIPTION**
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of One Year or Less

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF060[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF060[P0], NULL)), NULL)

**UBPRF061**

**DESCRIPTION**
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years

**FORMULA**
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF061[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF061[P0], NULL)), NULL)

**UBPRF062**
DESCRIPTION
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years.

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2006-07-01', \text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFDF062}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCONF062}[P0], \text{NULL})), \text{NULL})
\]

UBPRF063
DESCRIPTION
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Five Years

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2006-07-01', \text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFDF063}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCONF063}[P0], \text{NULL})), \text{NULL})
\]

UBPRF858
DESCRIPTION
Federal Funds Purchased & Resales

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

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

UBPRG105
DESCRIPTION
Total Bank Capital and Minority Interests

NARRATIVE
Total equity capital from Call Report Schedule RC.

FORMULA
\[
\text{uc:UBPR3000}[P0] + \text{uc:UBPR3210}[P0]
\]

UBPRHR44
DESCRIPTION
Institution Five Period Average Insured Brokered Deposits of $250,000 or Less

FORMULA
\[
\text{CAVG05X(#cc:RCONHK05)}
\]

UBPRJ243
DESCRIPTION
All Common & Preferred Capital as percent Average Assets

NARRATIVE
Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

FORMULA
PCTOF(uc:UBPRJ244[P0],uc:UBPRD086[P0])

UBPRJ244
DESCRIPTION
Five Period Average of Total Bank Capital Plus Minority Interests

FORMULA
CAVG05X(#uc:UBPRG105)

UBPRJ252
DESCRIPTION
Five Period Average of Investments on Other Subsidiaries

FORMULA
CAVG05X(#uc:UBPR2130)

UBPRJA22
DESCRIPTION
Equity securities with readily determinable fair values not held for trading

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDJA22[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONJA22[P0], NULL))

UBPRJA31
DESCRIPTION
Institution five period average of equity securities with readily determinable fair values not held for trading

FORMULA
CAVG05X(#uc:UBPRJA22)

UBPRJA32
DESCRIPTION
Equity securities with readily determinable fair values not held for trading as a percent of average Assets

NARRATIVE
Equity securities with readily determinable fair values not held for trading as a percent of average Assets

FORMULA
PCTOF(uc:UBPRJA31[P0],uc:UBPRD086[P0])
UBPRK426

DESCRIPTION
Time Deposits At Or Below Insurance Limit

NARRATIVE
Time deposits at or below insurance limit March 31, 2010 forward equals total time deposits less than $100,000 + total time deposits of $100,000 through $250,000 from Call Report Schedule RC-E. Time deposits at or below insurance limit prior to March 31, 2010 equals total time deposits less than $100,000 from Call Report Schedule RC-E.

FORMULA
IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCON6648[P0] + cc:RCONj473[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON6648[P0],null))

UBPRK431

DESCRIPTION
Demand, NOW, ATS, MMDA and Deposits Below Insurance Limit

FORMULA

UBPRK434

DESCRIPTION
Core Deposits

NARRATIVE
Core deposits defined using deposit insurance limits for time deposits. Core deposits March 31, 2010 forward equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of $250,000 and less - fully insured brokered deposits $250,000 and less. Core deposits prior to March 31, 2010 equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of less than $100,000 - fully insured brokered deposits $100,000 and less.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', uc:UBPRK431[P0] - uc:UBPR2366[P0],NULL)

UBPRK437

DESCRIPTION
Time Deposits Above Insurance Limit

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

FORMULA
IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2604[P0],null))
UBPRKW13

DESCRIPTION
Five period average held to maturity securities allowance

FORMULA
CAVG05X(#uc:RIADJH93)