Capital Analysis--Page 11C

1 Total Equity Capital Adjusted

1.1 UBPRE642

DESCRIPTION

Total Equity Capital Adjusted

NARRATIVE

Total equity capital adjusted includes data from Call Report RC-R: total equity capital, the following adjustments: for net unrealized gains (losses) on available-for-sale securities, for unrealized loss on available-for-sale equity securities, for accumulated gains (losses) on cash flow hedges, for non qualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital. Also the adjustment for financial subsidiaries from schedule Call Report RC-R reported in tier 1 capital on Call Report Schedule RC-R is deducted.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD3210[P0] - uc:UBPR8434[P0] - uc:UBPRA221[P0] - uc:UBPR4336[P0] - uc:UBPRB588[P0] + uc:UBPRB589[P0] + uc:UBPRB592[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON3210[P0] - uc:UBPR8434[P0] - uc:UBPRA221[P0] - uc:UBPR4336[P0] - uc:UBPRB588[P0] + uc:UBPRB589[P0] + uc:UBPRB592[P0],NULL))

2 Ineligible Def Tax Assets

2.1 UBPR5610

DESCRIPTION

Ineligible Deferred Tax Assets

NARRATIVE

Disallowed deferred tax assets from Call Report Schedule RC-R. Prior to 2015, was Call Concept 5610. After 2015 is call concepts P843 and P855

FORMULA

IF(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFAP843[P0] + existingof(cc:RCFAP855[P0],cc:RCFWP855[P0],cc:RCFALB60[P0]), IF(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFAP843[P0] + existingof(cc:RCFAP855[P0],cc:RCFWP855[P0],cc:RCFALB60[P0]), IF(uc:UBPRC752[P0] = 31, cc:RCFD5610[P0], IF(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOAP843[P0] + Existingof(cc:RCOAP855[P0],cc:RCOALB60[P0]), IF(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOAP843[P0] + Existingof(cc:RCOAP855[P0],cc:RCOALB60[P0]), IF(uc:UBPRC752[P0] = 41,cc:RCON5610[P0], NULL))))))

3 Ineligible Intangibles

3.1 UBPRE643

DESCRIPTION

Ineligible Intangibles

NARRATIVE

Ineligible intangibles equals the sum of disallowed goodwill and other disallowed intangible assets from Call Report Schedule RC-R + disallowed servicing assets and purchased credit card relationships from Call Report Schedule RC-R.

FORMULA

IF(ExistingOf(cc:RCONN256[P0], false) = true and uc:UBPRC752[P0] = 31, uc:UBPRP841[P0] + uc:UBPRP842[P0] + existingof(cc:RCFAP854[P0],cc:RCFWP854[P0],cc:RCFALB59[P0]), IF(uc:UBPR9999[P0]>'2015-01-01' and uc:UBPRC752[P0] = 31, uc:UBPRP841[P0] + uc:UBPRP842[P0] + existingof(cc:RCFAP854[P0],cc:RCFWP854[P0],cc:RCFALB59[P0]), IF(ExistingOf(cc:RCONN256[P0], false) = true and uc:UBPRC752[P0] = 41, uc:UBPRP841[P0] + uc:UBPRP842[P0] + Existingof(cc:RCOAP854[P0],cc:RCOALB59[P0]), IF(uc:UBPR9999[P0]>'2015-01-01' and uc:UBPRC752[P0] = 41, uc:UBPRP841[P0] + uc:UBPRP842[P0] + Existingof(cc:RCOAP854[P0],cc:RCOALB59[P0]), IF(uc:UBPR9999[P0]<'2015-01-01', uc:UBPRB590[P0] + uc:UBPRB591[P0], NULL)))))

4 Cumul Change F.V. Financial Liab

4.1 UBPRF264

DESCRIPTION

Cumulative Change in Fair Value of all Financial Liabilities

NARRATIVE

Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributed to changes in the bank's own creditworthiness from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF264[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF264[P0], NULL)), NULL)

5 Net Tier One

5.1 UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' ,uc:UBPR8274[P0],null)

6 Qualif Debt and Redeem Pfd

6.1 UBPR5306

DESCRIPTION

Qualifying Debt and Redeemable Preferred

NARRATIVE

Qualifying subordinated debt and redeemable preferred stock from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5306[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5306[P0], NULL))

7 Cumulative Preferred Stock

7.1 UBPRF859

DESCRIPTION

Cumulative Preferred Stock

NARRATIVE

Cumulative perpetual preferred stock includible in tier 2 capital from Call Report Schedule RC-R.

FORMULA

uc:UBPRB593[P0]

8 Allowable LN&LS Loss Allow

8.1 UBPR5310

DESCRIPTION

Allowable Loan and Lease Loss Allowance

NARRATIVE

Allowance for loan and lease losses includible in tier 2 capital from Call Report Schedule RC-R.

FORMULA

if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA5310[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA5310[P0], if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCFA5310[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCOA5310[P0], IF(uc:UBPRC752[P0] = 31,cc:RCFD5310[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5310[P0], NULL))))))

9 Unrl Gain Mktbl Eqy Sec (45%)

9.1 UBPR2221

DESCRIPTION

Unrealized Gains on Marketable Equity Securities (45%)

NARRATIVE

Unrealized gains on available-for-sale equity securities includible in tier 2 capital from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2221[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2221[P0], NULL))

10 Other Tier 2 Capital Comp

10.1 UBPRB594

DESCRIPTION

Other Tier 2 Capital Components

NARRATIVE

Other Tier 2 capital components from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB594[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB594[P0], NULL))

11 Net Eligible Tier Two

11.1 UBPR8275

DESCRIPTION

Net Eligible Tier Two

NARRATIVE

Allowable Tier 2 capital from Call Report Schedule RC-R.

FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA5311[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA5311[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA5311[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA5311[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8275[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8275[P0],NULL))))))

12 Tier One & Tier Two

12.1 UBPRE645

DESCRIPTION

Tier One and Tier Two Capital

NARRATIVE

The sum of Tier 1 capital and allowable Tier 2 capital from Call Report Schedule RC-R.

FORMULA

uc:UBPRE644[P0] + uc:UBPR8275[P0]

13 Tier Three & Fin Sub Adj

13.1 UBPRE646

DESCRIPTION

Tier Three and Financial Subsidiary Adjustment

NARRATIVE

Tier 3 capital allocated for market risk from Call Report Schedule RC-R. For period prier to March 31, 2010 also includes 50% of the adjustment for financial subsidiaries reported on Call Report Schedule RC-R in total capital.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR1395[P0],null)

14 Deductions for Total RBC

14.1 UBPRB595

DESCRIPTION

Deductions for Total Risk Based Capital

NARRATIVE

Deductions for total risk based capital from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB595[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB595[P0], NULL))

15 Total Risk-Based-Capital

15.1 UBPRD656

DESCRIPTION

INSTITUTION RISK-BASED CAPITAL

NARRATIVE

FORMULA

Existingof(cc:RCFA3792[P0], cc:RCFD3792[P0], cc:RCOA3792[P0], cc:RCON3792[P0])

16 Category Two 20%

16.1 UBPRD654

DESCRIPTION

Total Balance Sheet Assets - 20 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 20% balance sheet asset category on Call Report Schedule RC-R is multiplied by 20%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD988[P0]*.20, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND988[P0]*.20, uc:UBPR5327[P0] * .20))

17 Category Three 50%

17.1 UBPRF860

DESCRIPTION

Total Balance Sheet Assets - 50 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 50% balance sheet asset category on Call Report Schedule RC-R is multiplied by 50%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD989[P0]*.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND989[P0]*.50, uc:UBPR5334[P0] * .50))

18 Category Four 100%

18.1 UBPR5340

DESCRIPTION

Total Balance Sheet Assets - 100 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 100% balance sheet asset category on Call Report Schedule RC-R is multiplied by 100%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD990[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND990[P0], if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFD5340[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCON5340[P0], NULL))))

19 Total On-Balance Sheet

19.1 UBPRE648

DESCRIPTION

Total On-Balance Sheet Risk-Weighted Assets

NARRATIVE

Sum of all on-balance sheet risk-weighted assets from Call Report Schedule RC-R.

FORMULA

if(uc:UBPR9999[P0] > '2017-01-01', (uc:UBPRHR46[P0] + uc:UBPRHR47[P0] + uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0] + uc:UBPRS503[P0] + existingof(uc:UBPRS504[P0],0) + uc:UBPRS505[P0] + uc:UBPRS506[P0] + uc:UBPRS507[P0] + uc:UBPRS510[P0] + uc:UBPRH300[P0] + uc:UBPRH399[P0] + uc:UBPRH400[P0]),if(uc:UBPR9999[P0] < = '2016-12-31' and uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0] + uc:UBPRS503[P0] + uc:UBPRS505[P0] + uc:UBPRS506[P0] + uc:UBPRS507[P0] + uc:UBPRS510[P0] + uc:UBPRH300[P0] + uc:UBPRH399[P0] + uc:UBPRH400[P0]),(uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0])))

20 Memo: Category One 0%

20.1 UBPR5320

DESCRIPTION

Total Balance Sheet Assets - 0 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 0% balance sheet asset category on Call Report Schedule RC-R.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD987[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND987[P0], if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFD5320[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCON5320[P0], NULL))))

21 Category Two 20%

21.1 UBPRE649

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 20 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 20% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 20%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD994[P0] + cc:RCFDG603[P0] + cc:RCFDG609[P0] + cc:RCFDG615[P0] + cc:RCFDS520[P0] + cc:RCFDG621[P0] + cc:RCFDS528[P0] + cc:RCFDG627[P0] + cc:RCFDS545[P0] + cc:RCFDS554[P0] + cc:RCFDH194[P0]) *.20,if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND994[P0] + cc:RCONG603[P0] + cc:RCONG609[P0] + cc:RCONG615[P0] + cc:RCONS520[P0] + cc:RCONG621[P0] + cc:RCONS528[P0] + cc:RCONG627[P0] + cc:RCONS545[P0] + cc:RCONS554[P0] + cc:RCONH194[P0]) *.20, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB581[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20, if(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01', (uc:UBPRB647[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20, NULL))))

22 Category Three 50%

22.1 UBPRE650

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 50 percent Risk-Weight Category

NARRATIVE

The total of all components in the 50% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 50%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD995[P0] + cc:RCFDG604[P0] + cc:RCFDG610[P0] + cc:RCFDG616[P0] + cc:RCFDS521[P0] + cc:RCFDG622[P0] + cc:RCFDS529[P0] + cc:RCFDG628[P0] + cc:RCFDS546[P0] + cc:RCFDS555[P0] + cc:RCFDH195[P0]) *.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND995[P0] + cc:RCONG604[P0] + cc:RCONG610[P0] + cc:RCONG616[P0] + cc:RCONS521[P0] + cc:RCONG622[P0] + cc:RCONS529[P0] + cc:RCONG628[P0] + cc:RCONS546[P0] + cc:RCONS555[P0] + cc:RCONH195[P0]) *.50, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB582[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] +

uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB648[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,NULL))))

23 Category Four 100%

23.1 UBPRE651

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 100 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 100% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 100%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD996[P0] + cc:RCFDG605[P0] + cc:RCFDG611[P0] + cc:RCFDG617[P0] + cc:RCFDS522[P0] + cc:RCFDG623[P0] + cc:RCFDS530[P0] + cc:RCFDG629[P0] + cc:RCFDS547[P0] + cc:RCFDS556[P0] + cc:RCFDH196[P0]), if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND996[P0] + cc:RCONG605[P0] + cc:RCONG611[P0] + cc:RCONG617[P0] + cc:RCONS522[P0] + cc:RCONG623[P0] + cc:RCONS530[P0] + cc:RCONG629[P0] + cc:RCONS547[P0] + cc:RCONS556[P0] + cc:RCONH196[P0]),IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01',cc:RCFDB699[P0] - cc:RCFD5340[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCONB699[P0] - cc:rcon5340[P0], NULL))))

24 Total Off-Balance Sheet

24.1 UBPRE652

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting

NARRATIVE

Sum of total derivatives, off-balance sheet items, and other items subject to risk weighting.

FORMULA

if(uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRS569[P0] + uc:UBPRS570[P0] + uc:UBPRS571[P0] + uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0] + uc:UBPRH406[P0] + uc:UBPRS577[P0] + uc:UBPRS578[P0] + uc:UBPRH407[P0] + uc:UBPRH401[P0] + uc:UBPRS498[P0] + uc:UBPRS499[P0] + uc:UBPRS497[P0]), (uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0]))

25 Memo: Category One 0%

25.1 UBPRE653

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 0 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 0% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD993[P0] + cc:RCFDD999[P0] + cc:RCFDG608[P0] + cc:RCFDG614[P0] + cc:RCFDS517[P0] + cc:RCFDG620[P0] + cc:RCFDS527[P0] + cc:RCFDG626[P0] + cc:RCFDS543[P0] + cc:RCFDS550[P0] + cc:RCFDH193[P0]), if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND993[P0] + cc:RCOND999[P0] + cc:RCONG608[P0] + cc:RCONG614[P0] + cc:RCONS517[P0] + cc:RCONG620[P0] + cc:RCONS527[P0] + cc:RCONG626[P0] + cc:RCONS543[P0] + cc:RCONS550[P0] + cc:RCONH193[P0]), IF(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01',uc:UBPRB548[P0] + uc:UBPRB651[P0] + uc:UBPRB656[P0] + uc:UBPRB661[P0] + uc:UBPRB665[P0] + uc:UBPRB670[P0] + uc:UBPRB677[P0] + uc:UBPRB683[P0] + uc:UBPRB688[P0] + uc:UBPRB693[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',uc:UBPRB646[P0] + uc:UBPRB651[P0] + uc:UBPRB656[P0] + uc:UBPRB661[P0] + uc:UBPRB665[P0] + uc:UBPRB670[P0] + uc:UBPRB677[P0] + uc:UBPRB683[P0] + uc:UBPRB688[P0] + uc:UBPRB693[P0],NULL))))

26 Risk-Weighted Asset Before Ded

26.1 UBPRE654

DESCRIPTION

Risk-Weighted Assets Before Deductions

NARRATIVE

The sum of total on and off -balance sheet risk-weighted assets.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDB704[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCONB704[P0], uc:UBPRE648[P0] + uc:UBPRE652[P0]))

27 Excess Allowable LN&LS Loss Al

27.1 UBPRA222

DESCRIPTION

Excess Allowable Loan and Lease Loss Allowance

NARRATIVE

Excess Allowable Loan and Lease Loss Allowance from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA222[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA222[P0], NULL))

28 Allocated Transfer Risk Reserve

28.1 UBPR3128

DESCRIPTION

Allocated Transfer Risk Reserve

NARRATIVE

Allocated Transfer Risk Reserve from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3128[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3128[P0], NULL))

29 Mkt Risk Asset & Fin Sub Adj

29.1 UBPRE659

DESCRIPTION

Mkt Risk Asset & Fin Sub Adj

NARRATIVE

From March 31, 2001 forward includes market risk equivalent assets from Call Report Schedule RC-R. Also includes the adjustment to risk-weighted assets for financial subsidiaries from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' ,uc:UBPR1651[P0],null)

30 Total Risk-Weighted Assets

30.1 UBPRE660

DESCRIPTION

Total Risk-Weighted Assets

NARRATIVE

Total risk-weighted assets from Call Report Schedule RC-R less (prior to March 31, 2010) the adjustment for financial subsidiaries.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDG641[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCONG641[P0], uc:UBPRA223[P0]))

Referenced Concepts

UBPR1395

DESCRIPTION

Tier 3 Capital Allocated for Market Risk

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1395[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1395[P0], NULL))

UBPR1651

DESCRIPTION

Amounts Used in Calculating Regulatory Capital Ratios Market Risk Equivalent Assets

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1651[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1651[P0], NULL))

UBPR4336

DESCRIPTION

Accumulated Net Gains (Losses) on Cash Flow Hedges

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD4336[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON4336[P0], NULL))

UBPR5327

DESCRIPTION

Total Assets (20% Risk-Weight)

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5327[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5327[P0], NULL))

UBPR5334

DESCRIPTION

Total Assets (50% Risk-Weight)

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5334[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5334[P0], NULL))

UBPR5340

DESCRIPTION

Total Balance Sheet Assets - 100 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 100% balance sheet asset category on Call Report Schedule RC-R is multiplied by 100%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD990[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND990[P0], if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFD5340[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCON5340[P0], NULL))))

UBPR8274

DESCRIPTION

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

NARRATIVE

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8274[P0], NULL))))))

UBPR8275

DESCRIPTION

Net Eligible Tier Two

NARRATIVE

Allowable Tier 2 capital from Call Report Schedule RC-R.

FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA5311[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA5311[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA5311[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA5311[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8275[P0], if(uc:UBPRC752[P0] = 41,cc:RCON8275[P0],NULL))))))

UBPR8434

DESCRIPTION

Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD8434[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON8434[P0], NULL))

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRA221

DESCRIPTION

Net Unrealized Loss on Available-for-Sale Equity Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA221[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA221[P0], NULL))

UBPRA223

DESCRIPTION

Risk-Weighted Assets (Net of Allowances and Other Deductions)

FORMULA

if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFDG641[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCONG641[P0], IF(uc:UBPRC752[P0] = 31,cc:RCFDA223[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA223[P0], NULL))))

UBPRB548

DESCRIPTION

Financial Standby Letters of Credit-0%

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB548[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB548[P0], NULL))

UBPRB581

DESCRIPTION

Financial Standby Letters of Credit-20%

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB581[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB581[P0], NULL))

UBPRB582

DESCRIPTION

Financial Standby Letters of Credit-50%

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB582[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB582[P0], NULL))

UBPRB588

DESCRIPTION

Less: Nonqualifying Perpetual Preferred Stock

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB588[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB588[P0], NULL))

UBPRB589

DESCRIPTION

Qualifying Minority Interests in Consolidated Subsidiaries

NARRATIVE

QUALIFYING MINORITY INTERESTS IN CONSOLIDATED SUBSIDIARIES. Was Call concept B589 prior to 2015 and concepts P839 plus P862 after 2015 and for Advanced Approach Institutions/

FORMULA

IF(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFAP839[P0] + cc:RCFAP862[P0], IF(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFAP839[P0] + cc:RCFAP862[P0], IF(uc:UBPRC752[P0] = 31,cc:RCFDB589[P0], IF(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOAP839[P0] + cc:RCOAP862[P0], IF(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOAP839[P0] + cc:RCOAP862[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONB589[P0], NULL))))))

UBPRB590

DESCRIPTION

Less: Disallowed Goodwill and Other Disallowed Intangible Assets

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB590[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB590[P0], NULL))

UBPRB591

DESCRIPTION

Less: Disallowed Servicing Assets and Purchased Credit Card Relationships

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB591[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB591[P0], NULL))

UBPRB592

DESCRIPTION

Other Additions to (Deductions from) Tier 1 Capital

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB592[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB592[P0], NULL))

UBPRB593

DESCRIPTION

Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB593[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB593[P0], NULL))

UBPRB646

DESCRIPTION

Financial Standby Letters of Credit - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB646[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB646[P0], NULL))

UBPRB647

DESCRIPTION

Financial Standby Letters of Credit - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB647[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB647[P0], NULL))

UBPRB648

DESCRIPTION

Financial Standby Letters of Credit - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB648[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB648[P0], NULL))

UBPRB651

DESCRIPTION

Performance Standby Letters of Credit - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB651[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB651[P0], NULL))

UBPRB652

DESCRIPTION

Performance Standby Letters of Credit - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB652[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB652[P0], NULL))

UBPRB653

DESCRIPTION

Performance Standby Letters of Credit - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB653[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB653[P0], NULL))

UBPRB656

DESCRIPTION

Commercial and Similar Letters of Credit - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB656[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB656[P0], NULL))

UBPRB657

DESCRIPTION

Commercial and Similar Letters of Credit - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB657[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB657[P0], NULL))

UBPRB658

DESCRIPTION

Commercial and Similar Letters of Credit - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB658[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB658[P0], NULL))

UBPRB661

DESCRIPTION

Risk Participations in Bankers Acceptances Acquired by the Reporting Institution - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB661[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB661[P0], NULL))

UBPRB662

DESCRIPTION

Risk Participations in Bankers Acceptances Acquired by the Reporting Institution - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB662[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB662[P0], NULL))

UBPRB665

DESCRIPTION

Securities Lent - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB665[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB665[P0], NULL))

UBPRB666

DESCRIPTION

Securities Lent - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB666[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB666[P0], NULL))

UBPRB667

DESCRIPTION

Securities Lent - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB667[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB667[P0], NULL))

UBPRB670

DESCRIPTION

Retained Recourse on Small Business Obligations Sold With Recourse - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB670[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB670[P0], NULL))

UBPRB671

DESCRIPTION

Retained Recourse on Small Business Obligations Sold With Recourse - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB671[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB671[P0], NULL))

UBPRB672

DESCRIPTION

Retained Recourse on Small Business Obligations Sold With Recourse - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB672[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB672[P0], NULL))

UBPRB677

DESCRIPTION

All Other Financial Assets Sold With Recourse - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB677[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB677[P0], NULL))

UBPRB678

DESCRIPTION

All Other Financial Assets Sold With Recourse - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB678[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB678[P0], NULL))

UBPRB679

DESCRIPTION

All Other Financial Assets Sold With Recourse - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB679[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB679[P0], NULL))

UBPRB683

DESCRIPTION

All Other Off-Balance Sheet Liabilities - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB683[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB683[P0], NULL))

UBPRB684

DESCRIPTION

All Other Off-Balance Sheet Liabilities - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB684[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB684[P0], NULL))

UBPRB685

DESCRIPTION

All Other Off-Balance Sheet Liabilities - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB685[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB685[P0], NULL))

UBPRB688

DESCRIPTION

Commitments with an Original Maturity Exceeding one Year - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB688[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB688[P0], NULL))

UBPRB689

DESCRIPTION

Commitments with an Original Maturity Exceeding one Year - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB689[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB689[P0], NULL))

UBPRB690

DESCRIPTION

Commitments with an Original Maturity Exceeding one Year - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB690[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB690[P0], NULL))

UBPRB693

DESCRIPTION

Derivative Contracts - 0%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB693[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB693[P0], NULL))

UBPRB694

DESCRIPTION

Derivative Contracts - 20%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB694[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB694[P0], NULL))

UBPRB695

DESCRIPTION

Derivative Contracts - 50%

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB695[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB695[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD654

DESCRIPTION

Total Balance Sheet Assets - 20 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 20% balance sheet asset category on Call Report Schedule RC-R is multiplied by 20%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD988[P0]*.20, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND988[P0]*.20, uc:UBPR5327[P0] * .20))

UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' ,uc:UBPR8274[P0],null)

UBPRE648

DESCRIPTION

Total On-Balance Sheet Risk-Weighted Assets

NARRATIVE

Sum of all on-balance sheet risk-weighted assets from Call Report Schedule RC-R.

FORMULA

if(uc:UBPR9999[P0] > '2017-01-01', (uc:UBPRHR46[P0] + uc:UBPRHR47[P0] + uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0] + uc:UBPRS503[P0] + existingof(uc:UBPRS504[P0],0) + uc:UBPRS505[P0] + uc:UBPRS506[P0] + uc:UBPRS507[P0] + uc:UBPRS510[P0] + uc:UBPRH300[P0] + uc:UBPRH399[P0] + uc:UBPRH400[P0]),if(uc:UBPR9999[P0] < = '2016-12-31' and uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0] + uc:UBPRS503[P0] + uc:UBPRS505[P0] + uc:UBPRS506[P0] + uc:UBPRS507[P0] + uc:UBPRS510[P0] + uc:UBPRH300[P0] + uc:UBPRH399[P0] + uc:UBPRH400[P0]),(uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0])))

UBPRE649

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 20 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 20% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 20%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD994[P0] + cc:RCFDG603[P0] + cc:RCFDG609[P0] + cc:RCFDG615[P0] + cc:RCFDS520[P0] + cc:RCFDG621[P0] + cc:RCFDS528[P0] + cc:RCFDG627[P0] + cc:RCFDS545[P0] + cc:RCFDS554[P0] + cc:RCFDH194[P0]) *.20,if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND994[P0] + cc:RCONG603[P0] + cc:RCONG609[P0] + cc:RCONG615[P0] + cc:RCONS520[P0] + cc:RCONG621[P0] + cc:RCONS528[P0] + cc:RCONG627[P0] + cc:RCONS545[P0] + cc:RCONS554[P0] + cc:RCONH194[P0]) *.20, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB581[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20, if(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01', (uc:UBPRB647[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) * .20, NULL))))

UBPRE650

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 50 percent Risk-Weight Category

NARRATIVE

The total of all components in the 50% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 50%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD995[P0] + cc:RCFDG604[P0] + cc:RCFDG610[P0] + cc:RCFDG616[P0] + cc:RCFDS521[P0] + cc:RCFDG622[P0] + cc:RCFDS529[P0] + cc:RCFDG628[P0] + cc:RCFDS546[P0] + cc:RCFDS555[P0] + cc:RCFDH195[P0]) *.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND995[P0] + cc:RCONG604[P0] + cc:RCONG610[P0] + cc:RCONG616[P0] + cc:RCONS521[P0] + cc:RCONG622[P0] + cc:RCONS529[P0] + cc:RCONG628[P0] + cc:RCONS546[P0] + cc:RCONS555[P0] + cc:RCONH195[P0]) *.50, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB582[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB648[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) * .50,NULL))))

UBPRE651

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 100 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 100% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 100%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD996[P0] + cc:RCFDG605[P0] + cc:RCFDG611[P0] + cc:RCFDG617[P0] + cc:RCFDS522[P0] + cc:RCFDG623[P0] + cc:RCFDS530[P0] + cc:RCFDG629[P0] + cc:RCFDS547[P0] + cc:RCFDS556[P0] + cc:RCFDH196[P0]), if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND996[P0] + cc:RCONG605[P0] + cc:RCONG611[P0] + cc:RCONG617[P0] + cc:RCONS522[P0] + cc:RCONG623[P0] + cc:RCONS530[P0] + cc:RCONG629[P0] + cc:RCONS547[P0] + cc:RCONS556[P0] + cc:RCONH196[P0]),IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01',cc:RCFDB699[P0] - cc:RCFD5340[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCONB699[P0] - cc:rcon5340[P0], NULL))))

UBPRE652

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting

NARRATIVE

Sum of total derivatives, off-balance sheet items, and other items subject to risk weighting.

FORMULA

if(uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRS569[P0] + uc:UBPRS570[P0] + uc:UBPRS571[P0] + uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0] + uc:UBPRH406[P0] + uc:UBPRS577[P0] + uc:UBPRS578[P0] + uc:UBPRH407[P0] + uc:UBPRH401[P0] + uc:UBPRS498[P0] + uc:UBPRS499[P0] + uc:UBPRS497[P0]), (uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0]))

UBPRF860

DESCRIPTION

Total Balance Sheet Assets - 50 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 50% balance sheet asset category on Call Report Schedule RC-R is multiplied by 50%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD989[P0]*.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND989[P0]*.50, uc:UBPR5334[P0] * .50))

UBPRH300

DESCRIPTION

Balance Sheet Assets - Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount

NARRATIVE

The total of all components in the application of other risk-weighting approaches risk-weighted asset amount category on Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH272[P0] + cc:RCFDH274[P0] + cc:RCFDH276[P0] + cc:RCFDH278[P0] + cc:RCFDH280[P0] + cc:RCFDH282[P0] + cc:RCFDH284[P0] + cc:RCFDH286[P0] + cc:RCFDH288[P0] + cc:RCFDH292[P0] + cc:RCFDH295[P0] + cc:RCFDH297[P0] + cc:RCFDH299[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH272[P0] + cc:RCONH274[P0] + cc:RCONH276[P0] + cc:RCONH278[P0] + cc:RCONH280[P0] + cc:RCONH282[P0] + cc:RCONH284[P0] + cc:RCONH286[P0] + cc:RCONH288[P0] + cc:RCONH292[P0] + cc:RCONH295[P0] + cc:RCONH297[P0] + cc:RCONH299[P0],null))

UBPRH399

DESCRIPTION

Total On-Balance Sheet Securitization Exposures Risk-Weighted Asset Amount by Calculation Methodology Securitization Exposure Simplified Supervisory Formula Approach (SSFA)

NARRATIVE

The total of all components in the total on-balance sheet securitization exposures risk-weighted asset amount by calculation methodology Simplified Supervisory Formula Approach (SSFA) category on Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS478[P0] + cc:RCFDS483[P0] + cc:RCFDS488[P0] + cc:RCFDS493[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS478[P0] + cc:RCONS483[P0] + cc:RCONS488[P0] + cc:RCONS493[P0],null))

UBPRH400

DESCRIPTION

Total On-Balance Sheet Securitization Exposures Risk-Weighted Asset Amount by Calculation Methodology Gross-Up Approach

NARRATIVE

The total of all components in the total on-balance sheet securitization exposures risk-weighted asset amount by calculation methodology Gross-Up Approach category on Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS479[P0] + cc:RCFDS484[P0] + cc:RCFDS489[P0] + cc:RCFDS494[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS479[P0] + cc:RCONS484[P0] + cc:RCONS489[P0] + cc:RCONS494[P0],null))

UBPRH401

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount

NARRATIVE

The total of all components in the application of other risk-weighting approaches risk-weighted asset amount category on Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH302[P0] + cc:RCFDH304[P0] + cc:RCFDH308[P0] + cc:RCFDH310[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH302[P0] + cc:RCONH304[P0] + cc:RCONH308[P0] + cc:RCONH310[P0],null))

UBPRH406

DESCRIPTION

Total Derivatives, Off-B\lance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 150 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 150% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 150%.

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDS511[P0] + cc:RCFDS512[P0] + cc:RCFDS513[P0] + cc:RCFDS514[P0] + cc:RCFDS523[P0] + cc:RCFDS524[P0] + cc:RCFDS531[P0] + cc:RCFDS539[P0] + cc:RCFDS548[P0] + cc:RCFDS557[P0] + cc:RCFDH197[P0]) *1.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCONS511[P0] + cc:RCONS512[P0] + cc:RCONS513[P0] + cc:RCONS514[P0] + cc:RCONS523[P0] + cc:RCONS524[P0] + cc:RCONS531[P0] + cc:RCONS539[P0] + cc:RCONS548[P0] + cc:RCONS557[P0] + cc:RCONH197[P0]) *1.50,NULL))

UBPRH407

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 1,250 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 1,250% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 1,250%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH200[P0]*12.50, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH200[P0]*12.50,null))

UBPRHR46

DESCRIPTION

Total Balance Sheet Assets - 2 Percent Risk-Weight Category

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2017-01-01', cc:RCFDHJ90[P0]*.02, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2017-01-01', cc:RCONHJ90[P0]*.02,null))

UBPRHR47

DESCRIPTION

Total Balance Sheet Assets - 4 Percent Risk-Weight Category

FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2017-01-01', cc:RCFDHJ91[P0]*.04, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2017-01-01', cc:RCONHJ91[P0]*.04,null))

UBPRP841

DESCRIPTION

GOODWILL NET OF ASSOCIATED DEFERRED TAX LIABILITIES (DTLS)

NARRATIVE

Report the amount of goodwill included in Schedule HC, item 10(a). However, if the holding company has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

FORMULA

if(uc:UBPRC752[P0] = 31, cc:RCFAP841[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP841[P0], NULL))

UBPRP842

DESCRIPTION

LESS INTANG ASSTS NET OF ASSCTD DTLS

NARRATIVE

Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Schedule HC-M, items 12.b and 12.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Schedule HC-M, item 12.b, and all other identifiable intangibles, reported in Schedule HC-M, item 12.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

FORMULA

if(uc:UBPRC752[P0] = 31, cc:RCFAP842[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP842[P0], NULL))

UBPRS497

DESCRIPTION

Off-Balance Sheet Securitization Exposure Amount at 1,250%

NARRATIVE

Total Off-Balance Sheet Securitization Exposures at 1,250% category on Call Report Schedule RC-R multiplied by 1,250%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS497[P0]*12.50, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS497[P0]*12.50,null))

UBPRS498

DESCRIPTION

Total Off Balance Securitization Exposures Sheet Risk-Weighted Asset Amount by Calculation Methodology Simplified Supervisory Formula Approach (SSFA)

NARRATIVE

Total off balance sheet securitization exposures risk-weighted asset amount by calculation methodology Simplified Supervisory Formula Approach (SSFA) category on Call Report Schedule RC-R

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS498[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS498[P0],null))

UBPRS499

DESCRIPTION

Total Off Balance Sheet Securitization Exposures Risk-Weighted Asset Amount by Calculation Methodology Gross-Up Approach

NARRATIVE

Total off balance sheet securitization exposures risk-weighted asset amount by calculation methodology Gross-Up Approach category on Call Report Schedule RC-R

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS499[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS499[P0],null))

UBPRS503

DESCRIPTION

Total Balance Sheet Assets - 150 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 150% balance sheet asset category on Call Report Schedule RC-R is multiplied by 150%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS503[P0]*1.5, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS503[P0]*1.5,null))

UBPRS504

DESCRIPTION

Total Balance Sheet Assets - 250 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 250% balance sheet asset category on Call Report Schedule RC-R is multiplied by 250%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS504[P0]*2.5, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS504[P0]*2.5,null))

UBPRS505

DESCRIPTION

Total Balance Sheet Assets - 300 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 300% balance sheet asset category on Call Report Schedule RC-R is multiplied by 300%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS505[P0]*3, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS505[P0]*3,null))

UBPRS506

DESCRIPTION

Total Balance Sheet Assets - 400 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 400% balance sheet asset category on Call Report Schedule RC-R is multiplied by 400%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS506[P0]*4, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS506[P0]*4,null))

UBPRS507

DESCRIPTION

Total Balance Sheet Assets - 600 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 600% balance sheet asset category on Call Report Schedule RC-R is multiplied by 600%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS507[P0]*6, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS507[P0]*6,null))

UBPRS510

DESCRIPTION

Total Balance Sheet Assets - 1,250 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 1,250% balance sheet asset category on Call Report Schedule RC-R is multiplied by 1,250%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS510[P0]*12.5, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS510[P0]*12.5,null))

UBPRS569

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 2 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 2% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 2%.

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' and uc:UBPRC752[P0] = 31,(cc:RCFDHJ92[P0] + cc:RCFDHJ94[P0] + cc:RCFDS518[P0] + cc:RCFDHJ96[P0] + cc:RCFDHJ98[P0] + cc:RCFDHK00[P0] + cc:RCFDS551[P0]) *.02, IF(uc:UBPR9999[P0] > '2017-01-01' and uc:UBPRC752[P0] = 41,(cc:RCONHJ92[P0] + cc:RCONHJ94[P0] + cc:RCONS518[P0] + cc:RCONHJ96[P0] + cc:RCONHJ98[P0] + cc:RCONHK00[P0] + cc:RCONS551[P0]) *.02,IF(uc:UBPR9999[P0] > '2015-01-01' AND uc:UBPR9999[P0] < '2017-01-01' and uc:UBPRC752[P0] = 31,(cc:RCFDS518[P0] + cc:RCFDS551[P0]) *.02, IF(uc:UBPR9999[P0] > '2015-01-01' AND uc:UBPR9999[P0] < '2017-01-01' and uc:UBPRC752[P0] = 41,(cc:RCONS518[P0] + cc:RCONS551[P0]) *.02,null))))

UBPRS570

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures - 4 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 4% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 4%.

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' and uc:UBPRC752[P0] = 31,(cc:RCFDHJ93[P0] + cc:RCFDHJ95[P0] + cc:RCFDS519[P0] + cc:RCFDHJ97[P0] + cc:RCFDHJ99[P0] + cc:RCFDHK01[P0] + cc:RCFDS552[P0]) *.04, IF(uc:UBPR9999[P0] > '2017-01-01' and uc:UBPRC752[P0] = 41, (cc:RCONHJ93[P0] + cc:RCONHJ95[P0] + cc:RCONS519[P0] + cc:RCONHJ97[P0] + cc:RCONHJ99[P0] + cc:RCONHK01[P0] + cc:RCONS552[P0]) *.04, IF(uc:UBPR9999[P0] > '2015-01-01' AND uc:UBPR9999[P0] < '2017-01-01' and uc:UBPRC752[P0] = 31,(cc:RCFDS519[P0] + cc:RCFDS552[P0]) *.04, IF(uc:UBPR9999[P0] > '2015-01-01' AND uc:UBPR9999[P0] < '2017-01-01' and uc:UBPRC752[P0] = 41,(cc:RCONS519[P0] + cc:RCONS552[P0]) *.04,null))))

UBPRS571

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 10 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 10% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 10%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS544[P0] *.10, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS544[P0] *.10,null))

UBPRS577

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 625 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 625% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 625%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH198[P0]*6.25, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH198[P0]*6.25,null))

UBPRS578

DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 937.5 Percent Risk-Weight Category

NARRATIVE

The total of all components in the 937.5% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 937.5%.

FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH199[P0]*9.375, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH199[P0]*9.375,null))