1 Retained Int Only Strips

1.1 UBPRE802
DESCRIPTION
Retained IO Strips as a Percent of Tot Sec

NARRATIVE
The total dollar amount of credit exposure from all retained interest only strips (from Call Report Schedule RC-S) divided by the total of all securitized assets (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE713[P0],uc:UBPRE711[P0]), NULL)

2 1-4 Family Residential Loans

2.1 UBPRE803
DESCRIPTION
1-4 Family Residential Loans, IO Strips as a Percent of Tot Sec

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Call Report Schedule RC-S) divided by securitized 1-4 family residential loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB712[P0],uc:UBPRB705[P0]), NULL)

3 Home Equity Lines

3.1 UBPRE804
DESCRIPTION
Home Equity Lines, IO Strips as a Percent of Total Sec

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on home equity lines (from Call Report Schedule RC-S) divided by securitized home equity lines (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB713[P0],uc:UBPRB706[P0]), NULL)

4 Credit Card Receivables

4.1 UBPRE805
DESCRIPTION
Credit Card Receivables, IO Strips as a Percent of Tot Sec

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Call Schedule RC-S) divided by securitized credit card receivables (from Call Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB714[P0],uc:UBPRB707[P0]), NULL)

5 Auto Loans

5.1 UBPRE806

DESCRIPTION
Auto Loans, IO as a Percent of Tot Sec

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on auto loans (from Call Report Schedule RC-S) divided by securitized auto loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB715[P0],uc:UBPRB708[P0]), NULL)

6 Commercial & Industrial Loans

6.1 UBPRE807

DESCRIPTION
Commercial & Industrial Loans, IO Strips as a Percent of Tot Sec

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Call Report Schedule RC-S) divided by securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB717[P0],uc:UBPRB710[P0]), NULL)

7 All Other Loans and Leases

7.1 UBPRE808

DESCRIPTION
All Other Loans and Leases, IO Strips as a Percent of Tot Sec

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on other consumer loans + all other loans (from Call Report Schedule RC-S) divided by securitized other consumer loans + all other loans (from Call Report Schedule RC-S).
8 Retained Credit Enhancement

8.1 UBPRE809

DESCRIPTION
Retained Credit Enhancement, as a Percent of Tot Sec

NARRATIVE
The total of all other credit enhancements (from Call Report Schedule RC-S) divided by the total of all securitized assets (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE714[P0],uc:UBPRE712[P0]), NULL)

9 1-4 Family Residential Loans

9.1 UBPRE810

DESCRIPTION
1-4 Family Residential Loans, Ret Cr En as a Percent of Tot Sec

NARRATIVE
The dollar amount of all other credit enhancements on 1-4 Family Residential loans (from Call Report Schedule RC-S) divided by securitized 1-4 family residential loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB719[P0],uc:UBPRB705[P0]), NULL)

10 Home Equity Lines

10.1 UBPRE811

DESCRIPTION
Home Equity Lines, Ret Cr as a Percent of Tot Sec

NARRATIVE
The dollar amount of all other credit enhancements on home equity lines (from Call Report Schedule RC-S) divided by securitized home equity lines (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB720[P0],uc:UBPRB706[P0]), NULL)

11 Credit Card Receivables

11.1 UBPRE812
DESCRIPTION
Credit Card Receivables, Ret Cr En as a Percent of Tot Sec

NARRATIVE
The dollar amount of all other credit enhancements on credit card receivables (from Call Report Schedule RC-S) divided by securitized credit card receivables (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB721[P0],uc:UBPRB707[P0]), NULL)

12 Auto Loans

12.1 UBPRE813

DESCRIPTION
Auto Loans, Ret Cr En as a Percent of Tot Sec

NARRATIVE
The dollar amount of all other credit enhancements on auto loans (from Call Report Schedule RC-S) divided by securitized auto loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB722[P0],uc:UBPRB708[P0]), NULL)

13 Commercial & Industrial Loans

13.1 UBPRE814

DESCRIPTION
Commercial & Industrial Loans, Ret Cr En as a Percent of Tot Sec

NARRATIVE
The dollar amount of all other credit enhancements on commercial and industrial loans (from Call Report Schedule RC-S) divided by securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB724[P0],uc:UBPRB710[P0]), NULL)

14 All Other Loans and Leases

14.1 UBPRE815

DESCRIPTION
All Other Loans and Leases, Ret Cr En as a Percent of Tot Sec

NARRATIVE
The dollar amount of all other credit enhancements on other consumer loans + all other loans (from Call Report Schedule RC-S) divided by securitized other consumer loans + all other loans (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE716[P0],uc:UBPRE712[P0]), NULL)

15 Unused Comm to Provide Liquidity

15.1 UBPRE816

DESCRIPTION
Unused Comm to Provide Liquidity, as a Percent of Tot Sec

NARRATIVE
The dollar amount of unused commitments to provide liquidity to asset sold and securitized (from Call Report Schedule RC-S) divided by the total of all securitized assets (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE717[P0],uc:UBPRE711[P0]), NULL)

16 Sellers Int in Secs & LNS % Trust

16.1 UBPRE817

DESCRIPTION
Sellers Int in Secs & LNS as a Percent of Sec Assets

NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by the total of all securitized assets (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE718[P0],uc:UBPRE711[P0]), NULL)

17 Home Equity Lines

17.1 UBPRE818

DESCRIPTION
Home Equity Lines as a Percent of Sec Home Equity LNS

NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by securitized home equity lines (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE719[P0],uc:UBPBR706[P0]), NULL)

18 Credit Card Receivables
18.1 UBPRE819
DESCRIPTION
Credit Card Receivables as a Percent of Sec Credit Card Rec
NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by securitized credit card receivables (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01', PCTOF(uc:UBPRE720[P0], uc:UBPRB707[P0]), NULL)

19 Commercial & Industrial Loans
19.1 UBPRE820
DESCRIPTION
Commercial & Industrial Loans as a Percent of Sec Comm & Ind LNS
NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by securitized commercial and industrial loans (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01', PCTOF(uc:UBPRE721[P0], uc:UBPRB710[P0]), NULL)

20 Total Retained Credit Exposure
20.1 UBPRE821
DESCRIPTION
Total Retained Credit Exposure, as a Percent of Tier 1 Capital
NARRATIVE
The sum of all retained interest only strips (from Call Report Schedule RC-S) plus the all other credit enhancements (from Call Report Schedule RC-S) divided by tier 1 capital.
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01', PCTOF(uc:UBPRE722[P0], uc:UBPRE644[P0]), NULL)

21 Retained Interest-Only Strips
21.1 UBPRE822
DESCRIPTION
Retained Interest-Only Strips, as a Percent of Tier 1 Capital
NARRATIVE
The total of all retained interest only strips (from Call Report Schedule RC-S) divided by tier 1 capital.

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE713[P0],uc:UBPRE644[P0]), NULL)

22 Retained Credit Enhancements

22.1 UBPRE823

DESCRIPTION
Retained Credit Enhancements, as a Percent of Tier 1 Capital

NARRATIVE
The total of all other credit enhancements (from Call Report Schedule RC-S) divided by tier 1 capital.

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE715[P0],uc:UBPRE644[P0]), NULL)

23 1-4 Family Residential Loans

23.1 UBPRB733

DESCRIPTION
1-4 Family Residential Loans, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized 1-4 family residential loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

24 Home Equity Lines

24.1 UBPRD676

DESCRIPTION
Home Equity Lines, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized home equity lines 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB734[P0] + Existingof(uc:UBPRB764[P0],0), NULL)

25 Credit Card Receivables
25.1 UBPRJ238

DESCRIPTION
Credit Card Receivables, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized credit card receivables 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01', uc:UBPRB735[P0] + Existingof(uc:UBPRB765[P0],0),NULL)

26 Auto Loans

26.1 UBPRB736

DESCRIPTION
Auto Loans, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized auto loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

27 Commercial & Industrial Loans

27.1 UBPRD675

DESCRIPTION
Commercial & Industrial Loans, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized commercial and industrial loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB738[P0] + Existingof(uc:UBPRB766[P0],0),NULL)

28 All Other Loans and Leases

28.1 UBPRE824

DESCRIPTION
All Other Loans and Leases, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized all other loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB739[P0] + uc:UBPRB737[P0], NULL)

29 Total 30-89 Day PD Secur Assets

29.1 UBPRE825

DESCRIPTION
Total 30-89 Day PD Secur Assets $

NARRATIVE
The dollar amount of all securitized loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB733[P0] + Existingof(uc:UBPRD676[P0],0) + Existingof(uc:UBPRB735[P0],0) + Existingof(uc:UBPRB736[P0],0) + Existingof(uc:UBPRD675[P0],0) + Existingof(uc:UBPRE824[P0], cc:RCONB739[P0])

30 1-4 Family Residential Loans

30.1 UBPRB740

DESCRIPTION
1-4 Family Residential Loans, $ 90+ Days PD Sec

NARRATIVE
The dollar amount of securitized 1-4 family residential loans 90 days or over days past due (from Call Report Schedule RC-S).

FORMULA

31 Home Equity Lines

31.1 UBPRD679

DESCRIPTION
Home Equity Lines, $ 90+ Days PD Sec

NARRATIVE
The dollar amount of securitized home equity lines 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB741[P0] + Existingof(uc:UBPRB767[P0],0)

32 Credit Card Receivables

32.1 UBPRD678
DESCRIPTION
Credit Card Receivables, $ 90+ Days PD Sec

NARRATIVE
The dollar amount of securitized credit card receivables 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB742[P0] + Existingof(uc:UBPRB768[P0],0)

33 Auto Loans

33.1 UBPRB743

DESCRIPTION
Auto Loans, $ 90+ Days PD Sec

NARRATIVE
The dollar amount of securitized auto loans 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

34 Commercial & Industrial Loans

34.1 UBPRD677

DESCRIPTION
Commercial & Industrial Loans, $ 90+ Days PD Sec

NARRATIVE
The dollar amount of securitized commercial and industrial loans 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB745[P0] + Existingof(uc:UBPRB769[P0],0)

35 All Other Loans and Leases

35.1 UBPRE826

DESCRIPTION
All Other Loans and Leases, $ 90+ Days PD Sec

NARRATIVE
The dollar amount of securitized all other loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB746[P0] + uc:UBPRB744[P0], NULL)
36 Total 90+ Days PD Secur Assets

36.1 UBPRE827

DESCRIPTION
Total 90+ Days PD Secur Assets $ 

NARRATIVE
The dollar amount of all securitized loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB740[P0] + Existingof(uc:UBPRD679[P0],0) + Existingof(uc:UBPRD678[P0],0) + Existingof(uc:UBPRB743[P0],0) + Existingof(uc:UBPRD677[P0],0) + Existingof(uc:UBPRE826[P0], cc:RCONB746[P0])

37 Total Past Due Securitized Assets

37.1 UBPRE828

DESCRIPTION
Total Past Due Securitized Assets $ 

NARRATIVE
Dollar amount of all securitized loans and leases past due as reported in Call Report Schedule RC-S 

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRE825[P0] + uc:UBPRE827[P0], NULL)

38 1-4 Family Residential Loans

38.1 UBPRE829

DESCRIPTION
1-4 Family Residential Loans, $ Net Loss Sec 

NARRATIVE
The dollar amount of net chargeoffs for securitized 1-4 family residential loans (from Call Report Schedule RC-S)

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB747[P0] - cc:RIADB754[P0], NULL)

39 Home Equity Lines

39.1 UBPRE830

DESCRIPTION
Home Equity Lines, $ Net Loss Sec 

NARRATIVE
The dollar amount of net chargeoffs for securitized home equity lines (from Call Report Schedule RC-S)
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01', cc:RIADB748[P0] + Existingof(cc:RIADB770[P0],0) - cc:RIADB755[P0] - Existingof(cc:RIADB773[P0],0), NULL)

40 Credit Card Receivables
40.1 UBPRE831
DESCRIPTION
Credit Card Receivables, $ Net Loss Sec
NARRATIVE
The dollar amount of net chargeoffs for securitized credit card receivables (from Call Report Schedule RC-S).
FORMULA
cc:RIADB749[P0] + Existingof(cc:RIADB771[P0],0) - cc:RIADB756[P0] - Existingof(cc:RIADB774[P0],0)

41 Auto Loans
41.1 UBPRE832
DESCRIPTION
Auto Loans, $ Net Loss Sec
NARRATIVE
The dollar amount of net chargeoffs for securitized auto loans (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01', cc:RIADB750[P0] - cc:RIADB757[P0], NULL)

42 Commercial & Industrial Loans
42.1 UBPRE833
DESCRIPTION
Commercial & Industrial Loans, $ Net Loss Sec
NARRATIVE
The dollar amount of net chargeoffs for securitized commercial and industrial loans (from Call Report Schedule RC-S).
FORMULA
cc:RIADB752[P0] + Existingof(cc:RIADB772[P0],0) - cc:RIADB759[P0] - Existingof(cc:RIADB775[P0],0)

43 All Other Loans and Leases
43.1 UBPRE834
DESCRIPTION
All Other Loans and Leases, $ Net Loss Sec

NARRATIVE
The dollar amount of net chargeoffs for securitized all other loans and leases (from Call Report Schedule RC-S).

FORMULA

44 Total Net Charge Off Secur Asset

44.1 UBPRE835

DESCRIPTION
Total Net Charge Off Secur Asset $

NARRATIVE
The dollar amount of all net chargeoffs for securitized loan and leases (from Call Report Schedule RC-S).

FORMULA
uc:UBPRE829[P0] + Existingof(uc:UBPRE830[P0], 0) + Existingof(uc:UBPRE831[P0], 0) + Existingof(uc:UBPRE832[P0], 0) + Existingof(uc:UBPRE833[P0], 0) + Existingof(cc:RIADB751[P0], 0) + Existingof(cc:RIADB753[P0], 0) - Existingof(cc:RIADB758[P0], 0) - cc:RIADB760[P0]
Referenced Concepts

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

**UBPR9999**

**DESCRIPTION**
Reporting Date (CC,YR,MO,DA)

**FORMULA**
Context.Period.EndDate

**UBPRB500**

**DESCRIPTION**
Amount of Ownership (or Seller's) Interests Carried as: Loans - Home Equity Lines

**FORMULA**

**UBPRB501**

**DESCRIPTION**
Amount of Ownership (or Seller's) Interests Carried as: Loans - Credit Card Receivables

**FORMULA**

**UBPRB502**

**DESCRIPTION**
Amount of Ownership (or Seller's) Interests Carried as: Loans - Commercial & Industrial Loans

**FORMULA**
UBPRB705
DESCRIPTION
Sec 1-4 Family Residential Loans ($000)
NARRATIVE
The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S).
FORMULA

UBPRB706
DESCRIPTION
Sec Home Equity Lines ($000)
NARRATIVE
The dollar amount of securitized home equity lines (from Call Report Schedule RC-S).
FORMULA

UBPRB707
DESCRIPTION
Sec Credit Card Receivables ($000)
NARRATIVE
The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S).
FORMULA

UBPRB708
DESCRIPTION
Sec Auto Loans ($000)
NARRATIVE
The dollar amount of securitized auto loans (from Call Report Schedule RC-S).
FORMULA

UBPRB709
DESCRIPTION
Outstanding Principal Balance of Assets Sold and Securitized with Recourse or Other Seller-Provided Credit Enhancements
- Other Consumer Loans

FORMULA

UBPRB710
DESCRIPTION
Sec Commercial & Industrial Loans ($000)

NARRATIVE
The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

UBPRB711
DESCRIPTION
Outstanding Principal Balance of Assets Sold and Securitized With Recourse or Other Seller-Provided Credit Enhancements
- All Other Loans

FORMULA

UBPRB712
DESCRIPTION
Ret IO 1-4 Family Residential Loans ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Call Report Schedule RC-S).

FORMULA

UBPRB713
DESCRIPTION
Ret IO Strips Home Equity Lines ($000)

NARRATIVE
Dollar amount of credit exposure from retained interest only strips on home equity lines (from Call Report Schedule RC-S).

FORMULA

UBPRB714
DESCRIPTION
Ret IO Strips Credit Card Receivables ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Call Report Schedule RC-S).

FORMULA

UBPRB715
DESCRIPTION
Ret IO Strips Auto Loans ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on auto loans (from Call Report Schedule RC-S).

FORMULA

UBPRB716
DESCRIPTION
Retained Interest-Only Strips - Other Consumer Loans

FORMULA

UBPRB717
DESCRIPTION
Ret IO Strips Commercial & Industrial Loans ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

UBPRB718
DESCRIPTION
Retained Interest-Only Strips - All Other Loans

FORMULA

UBPRB719
DESCRIPTION
Ret Cr Enh 1-4 Family Residential Loans ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S).

FORMULA

UBPRB720
DESCRIPTION
Ret Cr Enh Home Equity Lines ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S).

FORMULA

UBPRB721
DESCRIPTION
Ret Cr Enh Credit Card Receivables ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S).

FORMULA
UBPRB722

DESCRIPTION
Ret Cr Enh Auto Loans ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S).

FORMULA

UBPRB723

DESCRIPTION
Standby Letters of Credit, Subordinated Securities, and Other Enhancements - Other Consumer Loans

FORMULA

UBPRB724

DESCRIPTION
Ret Cr Enh Commercial & Industrial Loans ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from Call Report Schedule RC-S).

FORMULA

UBPRB725

DESCRIPTION
Standby Letters of Credit, Subordinated Securities, and Other Enhancements - All Other Loans

FORMULA

UBPRB726

DESCRIPTION
### Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - 1-4 Family Residential Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCFDB726}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCONB726}[P0], \text{NULL}))
\]

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<tr>
<th>Column</th>
<th>Description</th>
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<td>UBPRB728</td>
<td>Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Credit Card Receivables</td>
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<td>UBPRB730</td>
<td>Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Other Consumer Loans</td>
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<tr>
<td>UBPRB731</td>
<td>Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Commercial and Industrial Loans</td>
</tr>
</tbody>
</table>

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCFDB727}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCONB727}[P0], \text{NULL}))
\]

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCFDB728}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCONB728}[P0], \text{NULL}))
\]

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCFDB729}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCONB729}[P0], \text{NULL}))
\]

\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCFDB730}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{uc:UBPR9999}[P0] \geq '2001-06-30', \text{cc:RCONB730}[P0], \text{NULL}))
\]

UBPRB732
DESCRIPTION
Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - All Other Loans
FORMULA

UBPRB733
DESCRIPTION
1-4 Family Residential Loans, $ 30-89 Days PD Sec
NARRATIVE
The dollar amount of securitized 1-4 family residential loans 30 to 89 days past due (from Call Report Schedule RC-S).
FORMULA

UBPRB734
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 30-89 Days - Home Equity Lines
FORMULA

UBPRB735
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 30-89 Days - Credit Card Receivables
FORMULA

UBPRB736
DESCRIPTION
Auto Loans, $ 30-89 Days PD Sec
NARRATIVE
The dollar amount of securitized auto loans 30 to 89 days past due (from Call Report Schedule RC-S).
FORMULA

UBPRB737
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 30-89 Days Other Consumer Loans
FORMULA

UBPRB738
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 30-89 Days Commercial & Industrial Loans
FORMULA

UBPRB739
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 30-89 Days All Other Loans
FORMULA

UBPRB740
DESCRIPTION
1-4 Family Residential Loans, $ 90+ Days PD Sec
NARRATIVE
The dollar amount of securitized 1-4 family residential loans 90 days or over days past due (from Call Report Schedule RC-S).
FORMULA

UBPRB741
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 90 Days or More Home Equity Lines
FORMULA
UBPRB742
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 90 Days or More Credit Card Receivables
FORMULA

UBPRB743
DESCRIPTION
Auto Loans, $ 90+ Days PD Sec
NARRATIVE
The dollar amount of securitized auto loans 90 days or over past due (from Call Report Schedule RC-S).
FORMULA

UBPRB744
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 90 Days or More Other Consumer Loans
FORMULA

UBPRB745
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 90 Days or More Commercial & Industrial Loans
FORMULA

UBPRB746
DESCRIPTION
Past Due Loan Amounts Included in Item 1: 90 Days or More All Other Loans
FORMULA

UBPRB761
DESCRIPTION
Amount of Ownership (or Seller's) Interest Carried as: Securities - Home Equity Lines

FORMULA

UBPRB762
DESCRIPTION
Amount of Ownership (or Seller's) Interest Carried as: Securities - Credit Card Receivables

FORMULA

UBPRB763
DESCRIPTION
Amount of Ownership (or Seller's) Interest Carried as: Securities - Commercial and Industrial Loans

FORMULA

UBPRB764
DESCRIPTION
Past Due Loan Amounts Included in Interests Reported in Item 6: 30-89 Days Home Equity Lines

FORMULA

UBPRB765
DESCRIPTION
Past Due Loan Amounts Included in Interests Reported in Item 6: 30-89 Days Credit Card Receivables

FORMULA

UBPRB766
DESCRIPTION
Past Due Loan Amounts Included in Interests Reported in Item 6: 30-89 Days Commercial and Industrial Loans

FORMULA
UBPRB767

DESCRIPTION
Past Due Loan Amounts Included in Interests Reported in Item 6: 90 Days or More - Home Equity Lines

FORMULA

UBPRB768

DESCRIPTION
Past Due Loan Amounts Included in Interests Reported in Item 6: 90 Days or More - Credit Card Receivables

FORMULA

UBPRB769

DESCRIPTION
Past Due Loan Amounts Included in Interests Reported in Item 6: 90 Days or More - Commercial and Industrial Loans

FORMULA

UBPRC393

DESCRIPTION
Subordinated Securities and Other Residual Interests - 1-4 Family Residential Loans

FORMULA

UBPRC394

DESCRIPTION
Subordinated Securities and Other Residual Interests - Home Equity

FORMULA

UBPRC395

DESCRIPTION
Subordinated Securities and Other Residual Interests - Credit Card Receivables

FORMULA
UBPRC396
DESCRIPTION
Subordinated Securities and Other Residual Interests - Auto Loans
FORMULA

UBPRC397
DESCRIPTION
Subordinated Securities and Other Residual Interests - Other Consumer Loans
FORMULA

UBPRC398
DESCRIPTION
Subordinated Securities and Other Residual Interests - Commercial and Industrial Loans
FORMULA

UBPRC399
DESCRIPTION
Subordinated Securities and Other Residual Interests - All Other Loans and All Leases
FORMULA

UBPRC400
DESCRIPTION
Standby Letters of Credit and Other Enhancements - 1-4 Family Residential Loans
FORMULA

UBPRC401
DESCRIPTION
Standby Letters of Credit and Other Enhancements - Home Equity

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCFDC401[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCONC401[P0]}, \text{NULL}))
\]

**UBPRC402**

**DESCRIPTION**

Standby Letters of Credit and Other Enhancements - Credit Card Receivables

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCFDC402[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCONC402[P0]}, \text{NULL}))
\]

**UBPRC403**

**DESCRIPTION**

Standby Letters of Credit and Other Enhancements - Auto Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCFDC403[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCONC403[P0]}, \text{NULL}))
\]

**UBPRC404**

**DESCRIPTION**

Standby Letters of Credit and Other Enhancements - Other Consumer Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCFDC404[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCONC404[P0]}, \text{NULL}))
\]

**UBPRC405**

**DESCRIPTION**

Standby Letters of Credit and Other Enhancements - Commercial and Industrial Loans

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCFDC405[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCONC405[P0]}, \text{NULL}))
\]

**UBPRC406**

**DESCRIPTION**

Standby Letters of Credit and Other Enhancements - All Other Loans and All Leases

**FORMULA**

\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCFDC406[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41 \text{ AND } \text{uc:UBPR9999[P0]} > '2003-03-31', \text{cc:RCONC406[P0]}, \text{NULL}))
\]
UBPRC752
DESCRIPTION
REPORTING FORM NUMBER
FORMULA

UBPRD675
DESCRIPTION
Commercial & Industrial Loans, $ 30-89 Days PD Sec
NARRATIVE
The dollar amount of securitized commercial and industrial loans 30 to 89 days past due (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB738[P0] + Existingof(uc:UBPRB766[P0],0), NULL)

UBPRD676
DESCRIPTION
Home Equity Lines, $ 30-89 Days PD Sec
NARRATIVE
The dollar amount of securitized home equity lines 30 to 89 days past due (from Call Report Schedule RC-S).
FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB734[P0] + Existingof(uc:UBPRB764[P0],0), NULL)

UBPRD677
DESCRIPTION
Commercial & Industrial Loans, $ 90+ Days PD Sec
NARRATIVE
The dollar amount of securitized commercial and industrial loans 90 days or over past due (from Call Report Schedule RC-S).
FORMULA
uc:UBPRB745[P0] + Existingof(uc:UBPRB769[P0],0)

UBPRD678
DESCRIPTION
Credit Card Receivables, $ 90+ Days PD Sec
NARRATIVE
The dollar amount of securitized credit card receivables 90 days or over past due (from Call Report Schedule RC-S).
FORMULA
ub:UBPRB742[P0] + Existingof(ub:UBPRB768[P0],0)

UBPRD679
DESCRIPTION
Home Equity Lines, $ 90+ Days PD Sec
NARRATIVE
The dollar amount of securitized home equity lines 90 days or over past due (from Call Report Schedule RC-S).
FORMULA
ub:UBPRB741[P0] + Existingof(ub:UBPRB767[P0],0)

UBPRE644
DESCRIPTION
Net Tier One Capital
NARRATIVE
Tier one capital from Call Report Schedule RC-R.
FORMULA
IF(ub:UBPR9999[P0] > '2001-01-01',ub:UBPR8274[P0],null)

UBPRE711
DESCRIPTION
Securitization Activities ($000)
NARRATIVE
The total of all securitized assets (from Call Report Schedule RC-S).
FORMULA
ExistingOf(ub:UBPRB705[P0],0) + ExistingOf(ub:UBPRB706[P0],0) + ExistingOf(ub:UBPRB707[P0],0) + ExistingOf(ub:UBPRB708[P0],0) + ExistingOf(ub:UBPRB710[P0],0) + ExistingOf(ub:UBPRE712[P0],cc:RCONB711[P0],0) + ExistingOf(cc:RCONFT08[P0],0)

UBPRE712
DESCRIPTION
All Other Sec Loans and Leases ($000)
NARRATIVE
The dollar amount of securitized other consumer loans plus all other loans (from Call Report Schedule RC-S).
FORMULA
IF(ub:UBPR9999[P0] > '2001-04-01',ub:UBPRB709[P0] + ub:UBPRB711[P0], NULL)

UBPRE713
DESCRIPTION
Ret IO Strips ($000)

NARRATIVE
The total of all credit exposure from retained interest only strips (from Call Report Schedule RC-S).

FORMULA

UBPRE714

DESCRIPTION
All Other Ret IO Strips Loans and Leases ($000)

NARRATIVE
The dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans (from Call Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB716[P0] + uc:UBPRB718[P0], NULL)

UBPRE715

DESCRIPTION
Retained Credit Enhancements ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements (from Call Report Schedule RC-S). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from Call Report Schedule RC-S)

FORMULA

UBPRE716

DESCRIPTION
All Other Ret Cr Enh Loans and Leases ($000)

NARRATIVE
From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S).

FORMULA
UBPRE717

DESCRIPTION
Unused Liquidity Commitments ($000)

NARRATIVE
Dollar amount of unused commitments to provide liquidity to assets sold and securitized (from Call Report Schedule RC-S).

FORMULA

UBPRE718

DESCRIPTION
Sellers Interest in Secs & Loans ($000)

NARRATIVE
From Call Report Schedule (RC-S), the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA
Existingof(uc:UBPRE719[P0],cc:RCONHU19[P0]) + Existingof(uc:UBPRE720[P0],0) + Existingof(uc:UBPRE721[P0],0)

UBPRE719

DESCRIPTION
Sell Int Home Equity Lines ($000)

NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA
Existingof(uc:UBPRB761[P0],cc:RCFDHU16[P0]) + Existingof(uc:UBPRB500[P0],0)

UBPRE720

DESCRIPTION
Sell Int Credit Card Receivables ($000)

NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA
Existingof(uc:UBPRB762[P0],cc:RCFDHU17[P0]) + Existingof(uc:UBPRB501[P0],0)

UBPRE721
DESCRIPTION
Sell Int Commercial & Industrial Loans ($000)

NARRATIVE
From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA
Existingof(uc:UBPRB763[P0],cc:RCFDHU18[P0]) + Existingof(uc:UBPRB502[P0],0)

UBPRE722
DESCRIPTION
Total Retained Credit Exposure ($000)

NARRATIVE
The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Call Report Schedule RC-S).

FORMULA
Existingof(uc:UBPRE713[P0],cc:RCFDHU09[P0], cc:RCONHU09[P0]) + Existingof(cc:RCFDHU10[P0],0) + Existingof(cc:RCFDHU11[P0],0) + Existingof(cc:RCFDHU12[P0],0) + Existingof(cc:RCFDHU13[P0],0) + Existingof(cc:RCFDHU14[P0],0) + Existingof(uc:UBPRE715[P0],cc:RCFDHU15[P0], cc:RCONHU15[P0])

UBPRE824
DESCRIPTION
All Other Loans and Leases, $ 30-89 Days PD Sec

NARRATIVE
The dollar amount of securitized all other loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB739[P0] + uc:UBPRB737[P0], NULL)

UBPRE825
DESCRIPTION
Total 30-89 Day PD Secur Assets $

NARRATIVE
The dollar amount of all securitized loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB733[P0] + Existingof(uc:UBPRD676[P0],0) + Existingof(uc:UBPRB735[P0],0) + Existingof(uc:UBPRB736[P0],0) + Existingof(uc:UBPRD675[P0],0) + Existingof(uc:UBPRE824[P0], cc:RCONB739[P0])

UBPRE826
DESCRIPTION
All Other Loans and Leases, $ 90+ Days PD Sec
NARRATIVE
The dollar amount of securitized all other loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB746[P0] + uc:UBPRB744[P0], NULL)

UBPRE827

DESCRIPTION
Total 90+ Days PD Secur Assets $

NARRATIVE
The dollar amount of all securitized loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA
uc:UBPRB740[P0] + Existingof(uc:UBPRD679[P0],0) + Existingof(uc:UBPRD678[P0],0) + Existingof(uc:UBPRB743[P0],0) + Existingof(uc:UBPRD677[P0],0) + Existingof(uc:UBPRE826[P0], cc:RCONB746[P0])

UBPRE829

DESCRIPTION
1-4 Family Residential Loans, $ Net Loss Sec

NARRATIVE
The dollar amount of net chargeoffs for securitized 1-4 family residential loans (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB747[P0] - cc:RIADB754[P0], NULL)

UBPRE830

DESCRIPTION
Home Equity Lines, $ Net Loss Sec

NARRATIVE
The dollar amount of net chargeoffs for securitized home equity lines (from Call Report Schedule RC-S).

FORMULA
IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB748[P0] + Existingof(cc:RIADB770[P0],0) - cc:RIADB755[P0] - Existingof(cc:RIADB773[P0],0), NULL)

UBPRE831

DESCRIPTION
Credit Card Receivables, $ Net Loss Sec

NARRATIVE
The dollar amount of net chargeoffs for securitized credit card receivables (from Call Report Schedule RC-S).

FORMULA
cc:RIADB749[P0] + Existingof(cc:RIADB771[P0],0) - cc:RIADB756[P0] - Existingof(cc:RIADB774[P0],0)
**UBPRE832**

**DESCRIPTION**
Auto Loans, $ Net Loss Sec

**NARRATIVE**
The dollar amount of net chargeoffs for securitized auto loans (from Call Report Schedule RC-S).

**FORMULA**
IF(uc:UBPR9999[P0] > '2001-04-01', cc:RIADB750[P0] - cc:RIADB757[P0], NULL)

**UBPRE833**

**DESCRIPTION**
Commercial & Industrial Loans, $ Net Loss Sec

**NARRATIVE**
The dollar amount of net chargeoffs for securitized commercial and industrial loans (from Call Report Schedule RC-S).

**FORMULA**
cc:RIADB752[P0] + Existingof(cc:RIADB772[P0],0) - cc:RIADB759[P0] - Existingof(cc:RIADB775[P0],0)