

# Securitization & Asset Sale Activities--Page 13

## 1 Securitization Activities

### 1.1 UBPRE711

#### DESCRIPTION

Securitization Activities (\$000)

#### NARRATIVE

The total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

ExistingOf(uc:UBPRB705[P0],0) + ExistingOf(uc:UBPRB706[P0],0) + ExistingOf(uc:UBPRB707[P0],0) + ExistingOf(uc:UBPRB708[P0],0) + ExistingOf(uc:UBPRB710[P0],0) + ExistingOf(uc:UBPRE712[P0],cc:RCONB711[P0],0) + ExistingOf(cc:RCONFT08[P0],0)

### 1.2 UBPRE742

#### DESCRIPTION

Securitization Activities - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of total securitized assets.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE711,1), NULL)

### 1.3 UBPRE772

#### DESCRIPTION

Securitization Activities - Annual Growth

#### NARRATIVE

The annual growth rate of total securitized assets.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE711,1), NULL)

## 2 1-4 Family Residential Loans

### 2.1 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

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB705[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB705[P0], NULL))

## 2.2 UBPRE743

### DESCRIPTION

Sec 1-4 Family Residential Loans - Qrtly Growth

### NARRATIVE

The quarterly growth rate of securitized 1-4 family residential loans.

### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB705,1), NULL)

## 2.3 UBPRE773

### DESCRIPTION

Sec 1-4 Family Residential Loans - Annual Growth

### NARRATIVE

The annual growth rate of securitized 1-4 family residential loans.

### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB705,1), NULL)

## 3 Home Equity Lines

### 3.1 UBPRB706

#### DESCRIPTION

Sec Home Equity Lines (\$000)

#### NARRATIVE

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

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB706[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB706[P0], NULL))

### 3.2 UBPRE744

#### DESCRIPTION

Sec Home Equity Lines - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of securitized home equity lines.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB706,1), NULL)

### 3.3 UBPRE774

**DESCRIPTION**

Sec Home Equity Lines - Annual Growth

**NARRATIVE**

The annual growth rate of securitized home equity lines.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB706](#),1), NULL)

## 4 Credit Card Receivables

### 4.1 UBPRB707

**DESCRIPTION**

Sec Credit Card Receivables (\$000)

**NARRATIVE**

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

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB707[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB707[P0], NULL))

### 4.2 UBPRE745

**DESCRIPTION**

Sec Credit Card Receivables - Qrtly Growth

**NARRATIVE**

The quarterly growth rate of securitized credit card receivables.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB707](#),1), NULL)

### 4.3 UBPRE775

**DESCRIPTION**

Sec Credit Card Receivables - Annual Growth

**NARRATIVE**

The annual growth rate of securitized credit card receivables.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB707](#),1), NULL)

## 5 Auto Loans

### 5.1 UBPRB708

**DESCRIPTION**

Sec Auto Loans (\$000)

NARRATIVE

The dollar amount of securitized auto loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB708[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB708[P0], NULL))

## 5.2 UBPRE746

DESCRIPTION

Sec Auto Loans - Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB708,1), NULL)

## 5.3 UBPRE776

DESCRIPTION

Sec Auto Loans - Annual Growth

NARRATIVE

The annual growth rate of securitized auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB708,1), NULL)

# 6 Commercial & Industrial Loans

## 6.1 UBPRB710

DESCRIPTION

Sec Commercial & Industrial Loans (\$000)

NARRATIVE

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

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB710[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB710[P0], NULL))

## 6.2 UBPRE747

DESCRIPTION

Sec Commercial & Industrial Loans - Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized commercial and industrial loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB710,1), NULL)

### 6.3 UBPRE777

DESCRIPTION

Sec Commercial & Industrial Loans - Annual Growth

NARRATIVE

The annual growth rate of securitized commercial and industrial loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB710,1), NULL)

## 7 All Other Loans and Leases

### 7.1 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(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB709[P0] + uc:UBPRB711[P0], NULL)

### 7.2 UBPRE748

DESCRIPTION

All Other Sec Loans and Leases - Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized other consumer loans plus all other loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE712,1), NULL)

### 7.3 UBPRE778

DESCRIPTION

All Other Sec Loans and Leases - Annual Growth

NARRATIVE

The annual growth rate of securitized other consumer loans plus all other loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE712,1), NULL)

## 8 Retained Interest-Only Strips

### 8.1 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

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB712[P0] + uc:UBPRB713[P0] + uc:UBPRB714[P0] + uc:UBPRB715[P0] + uc:UBPRB717[P0] + uc:UBPRE714[P0], NULL)

### 8.2 UBPRE749

#### DESCRIPTION

Ret IO Strips - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of retained interest-only strips.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE713,1), NULL)

### 8.3 UBPRE779

#### DESCRIPTION

Ret IO Strips - Annual Growth

#### NARRATIVE

The annual growth rate of retained interest-only strips.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE713,1), NULL)

## 9 1-4 Family Residential Loans

### 9.1 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

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB712[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB712[P0], NULL))

## 9.2 UBPRE750

### DESCRIPTION

Ret IO Strips 1-4 Family Residential Loans - Qrtly Growth

### NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on 1-4 Family Residential loans.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB712](#),1), NULL)

## 9.3 UBPRE780

### DESCRIPTION

Ret IO Strips 1-4 Family Residential Loans Annual Growth

### NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on 1-4 Family Residential loans.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB712](#),1), NULL)

## 10 Home Equity Lines

### 10.1 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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB713[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB713[P0], NULL))

### 10.2 UBPRE751

#### DESCRIPTION

Ret IO Strips Home Equity Lines - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on home equity lines.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB713](#),1), NULL)

### 10.3 UBPRE781

#### DESCRIPTION

Ret IO Strips Home Equity Lines - Annual Growth

**NARRATIVE**

The annual growth rate of credit exposure from retained interest only strips on home equity lines.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB713,1), NULL)

## 11 Credit Card Receivables

### 11.1 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**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB714[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB714[P0], NULL))

### 11.2 UBPRE752

**DESCRIPTION**

Ret IO Strips Credit Card Receivables - Qrtly Growth

**NARRATIVE**

The quarterly growth rate of credit exposure from retained interest only strips on credit card receivables.

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB714,1), NULL)

### 11.3 UBPRE782

**DESCRIPTION**

Ret IO Strips Credit Card Receivables - Annual Growth

**NARRATIVE**

The annual growth rate of credit exposure from retained interest only strips on credit card receivables.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB714,1), NULL)

## 12 Auto Loans

### 12.1 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**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB715[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB715[P0], NULL))

**12.2 UBPRE753****DESCRIPTION**

Ret IO Strips Auto Loans - Qrtly Growth

**NARRATIVE**

The quarterly growth rate of credit exposure from retained interest only strips on auto loans.

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB715,1), NULL)

**12.3 UBPRE783****DESCRIPTION**

Ret IO Strips Auto Loans - Annual Growth

**NARRATIVE**

The annual growth rate of credit exposure from retained interest only strips on auto loans.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB715,1), NULL)

**13 Commercial & Industrial Loans****13.1 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**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB717[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB717[P0], NULL))

**13.2 UBPRE754****DESCRIPTION**

Ret IO Strips Commercial & Industrial Loans - Qrtly Growth

**NARRATIVE**

The quarterly growth rate of credit exposure from retained interest only strips on commercial and industrial loans.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB717](#),1), NULL)

**13.3 UBP784**

## DESCRIPTION

Ret IO Strips Commercial & Industrial Loans -Annual Growth

## NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on commercial and industrial loans.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB717](#),1), NULL)

**14 All Other Loans and Leases****14.1 UBP714**

## 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)

**14.2 UBP755**

## DESCRIPTION

All Other Ret IO Strips Loans and Leases - Qrtly Growth

## NARRATIVE

The quarterly growth rate of credit exposure from retained interest only strips on other consumer loans plus all other loans.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE714](#),1), NULL)

**14.3 UBP785**

## DESCRIPTION

All Other Ret IO Strips Loans and Leases - Annual Growth

## NARRATIVE

The annual growth rate of credit exposure from retained interest only strips on other consumer loans plus all other loans.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE714](#),1), NULL)

## 15 Retained Credit Enhancements

### 15.1 UBP715

#### 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

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB719[P0] + uc:UBPRB720[P0] + uc:UBPRB721[P0] + uc:UBPRB722[P0] + uc:UBPRB724[P0] + uc:UBPRE716[P0], NULL)

### 15.2 UBP756

#### DESCRIPTION

Retained Credit Enhancements Qrtly Growth

#### NARRATIVE

The quarterly growth rate of the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE715,1), NULL)

### 15.3 UBP786

#### DESCRIPTION

Retained Credit Enhancements Annual Growth

#### NARRATIVE

The annual growth rate of the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE715,1), NULL)

## 16 1-4 Family Residential Loans

### 16.1 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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC393[P0] + uc:UBPRC400[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 31,cc:RCFDB719[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 41,cc:RCONB719[P0], NULL)))

### 16.2 UBPRE757

#### DESCRIPTION

Ret Cr Enh 1-4 Family Residential Loans - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB719,1), NULL)

### 16.3 UBPRE787

#### DESCRIPTION

Ret Cr Enh 1-4 Family Residential Loans - Annual Growth

#### NARRATIVE

The annual growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on 1-4 Family Residential Loans (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB719,1), NULL)

## 17 Home Equity Lines

### 17.1 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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC394[P0] + uc:UBPRC401[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB720[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONB720[P0], NULL)))

## 17.2 UBPRE758

### DESCRIPTION

Ret Cr Enh Home Equity Lines - Qrtly Growth

### NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on Home Equity Lines (from March 31, 2001 through December 31, 2002).

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB720](#),1), NULL)

## 17.3 UBPRE788

### DESCRIPTION

Ret Cr Enh Home Equity Lines - Annual Growth

### NARRATIVE

The annual growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on Home Equity Lines (from March 31, 2001 through December 31, 2002).

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB720](#),1), NULL)

## 18 Credit Card Receivables

### 18.1 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

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC395](#)[P0] + uc:[UBPRC402](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB721[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB721[P0], NULL)))

### 18.2 UBPRE759

#### DESCRIPTION

Ret Cr Enh Credit Card Receivables - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on Credit Card Receivables (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB721](#),1), NULL)

### 18.3 UBPRE789

#### DESCRIPTION

Ret Cr Enh Credit Card Receivables - Annual Growth

#### NARRATIVE

The annual growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on Credit Card Receivables (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB721](#),1), NULL)

## 19 Auto Loans

### 19.1 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

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC396](#)[P0] + uc:[UBPRC403](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB722[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB722[P0], NULL)))

### 19.2 UBPRE760

#### DESCRIPTION

Ret Cr Enh Auto Loans - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from March 31, 2003 going forward). The quarterly growth rate of All Other Credit Enhancements on Auto Loans (from March 31, 2001 through December 31, 2002).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB722](#),1), NULL)

### 19.3 UBPRE790

**DESCRIPTION**

Ret Cr Enh Auto Loans Annual Growth

**NARRATIVE**

The annual growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from March 31, 2003 going forward). The annual growth rate of All Other Credit Enhancements on Auto Loans (from March 31, 2001 through December 31, 2002).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB722](#),1), NULL)

**20 Commercial & Industrial Loans****20.1 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**

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC398](#)[P0] + uc:[UBPRC405](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDB724[P0], IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONB724[P0], NULL)))

**20.2 UBPRE761****DESCRIPTION**

Ret Cr Enh Commercial & Industrial Loans - Qrtly Growth

**NARRATIVE**

The quarterly growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2003 forward). The quarterly growth rate of All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2001 through December 31, 2002).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB724](#),1), NULL)

**20.3 UBPRE791****DESCRIPTION**

Ret Cr Enh Commercial & Industrial Loans - Annual Growth

**NARRATIVE**

The annual growth rate of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2003 forward). The annual growth rate of All Other Credit Enhancements on Commercial and Industrial Loans (from March 31, 2001 through December 31, 2002).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB724](#),1), NULL)

## 21 All Other Loans and Leases

### 21.1 UBP716

## 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

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC397](#)[P0] + uc:[UBPRC399](#)[P0] + uc:[UBPRC404](#)[P0] + uc:[UBPRC406](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01',uc:[UBPRB723](#)[P0] + uc:[UBPRB725](#)[P0], NULL))

### 21.2 UBP762

## DESCRIPTION

All Other Ret Cr Enh Loans and Leases Qrtly - Growth

## NARRATIVE

The quarterly growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from March 31, 2003 forward). The quarterly growth rate of All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from March 31, 2001 through December 31, 2002).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE716](#),1), NULL)

### 21.3 UBP792

## DESCRIPTION

All Other Ret Cr Enh Loans and Leases - Annual Growth

## NARRATIVE

The annual growth rate of Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from March 31, 2003 forward). The annual growth rate of All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from March 31, 2001 through December 31, 2002).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE716](#),1), NULL)

## 22 Unused Liquidity Commitments

### 22.1 UBP717



**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**

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB726[P0] + uc:UBPRB727[P0] + uc:UBPRB728[P0] + uc:UBPRB729[P0] + uc:UBPRB730[P0] + uc:UBPRB731[P0] + uc:UBPRB732[P0], NULL)

**22.2 UBPRE763****DESCRIPTION**

Unused Liquidity Commitments Qrtly Growth

**NARRATIVE**

The quarterly growth rate of the amount of unused commitments to provided liquidity to assets sold and securitized.

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE717,1), NULL)

**22.3 UBPRE793****DESCRIPTION**

Unused Liquidity Commitments Annual Growth

**NARRATIVE**

The annual growth rate of the amount of unused commitments to provided liquidity to assets sold and securitized.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE717,1), NULL)

**23 Sellers Interest in Secs & Loans****23.1 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)

**23.2 UBPRE764****DESCRIPTION**

Sellers Interest in Secs & Loans Qrtly Growth

**NARRATIVE**

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE718](#),1), NULL)

**23.3 UBPRE794****DESCRIPTION**

Sellers Interest in Secs & Loans Annual Growth

**NARRATIVE**

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE718](#),1), NULL)

**24 Home Equity Lines****24.1 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)

**24.2 UBPRE765****DESCRIPTION**

Sell Int Home Equity Lines - Qrtly Growth

**NARRATIVE**

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE719](#),1), NULL)

**24.3 UBPRE795****DESCRIPTION**

Sell Int Home Equity Lines - Annual Growth

**NARRATIVE**

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE719](#),1), NULL)

## 25 Credit Card Receivables

### 25.1 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)

### 25.2 UBPRE766

#### DESCRIPTION

Sell Int Credit Card Receivables Qrtly Growth

#### NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE720](#),1), NULL)

### 25.3 UBPRE796

#### DESCRIPTION

Sell Int Credit Card Receivables - Annual Growth

#### NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE720](#),1), NULL)

## 26 Commercial & Industrial Loans

### 26.1 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)

## 26.2 UBPRE767

### DESCRIPTION

Sell Int Commercial & Industrial Loans - Qrtly Growth

### NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE721](#),1), NULL)

## 26.3 UBPRE797

### DESCRIPTION

Sell Int Commercial & Industrial Loans - Annual Growth

### NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE721](#),1), NULL)

## 27 Total Retained Credit Exposure

### 27.1 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])

### 27.2 UBPRE768

#### DESCRIPTION

Total Retained Credit Exposure Qrtly Growth

#### NARRATIVE

The quarterly growth rate of the dollar volume of all retained interest only strips and all other credit enhancements.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE722](#),1), NULL)

## 27.3 UBPRE798

### DESCRIPTION

Total Retained Credit Exposure Annual Growth

### NARRATIVE

The annual growth rate of the dollar volume of all retained interest only strips and all other credit enhancements.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE722](#),1), NULL)

## 28 Asset Backed Comm Paper Conduits

### 28.1 UBPRE723

#### DESCRIPTION

Asset Backed Comm Paper Conduits (\$000)

#### NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE724](#)[P0] + uc:[UBPRE725](#)[P0], NULL)

### 28.2 UBPRE769

#### DESCRIPTION

Asset Backed Comm Paper Conduits Qrtly Growth

#### NARRATIVE

The quarterly growth rate of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE723](#),1), NULL)

### 28.3 UBPRE799

#### DESCRIPTION

Asset Backed Comm Paper Conduits Annual Growth

#### NARRATIVE

The annual growth rate of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE723](#),1), NULL)

## 29 CR Exp Spons by Bank & Other

## 29.1 UBPRE724

### DESCRIPTION

CR Exp Spons by Bank & Other (\$000)

### NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Call Report Schedule RC-S).

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB806](#)[P0] + uc:[UBPRB807](#)[P0], NULL)

## 29.2 UBPRE770

### DESCRIPTION

CR Exp Spons by Bank & Other Qrtly Growth

### NARRATIVE

The quarterly growth rate of the dollar amount of credit enhancements arising from conduit structures.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE724](#),1), NULL)

## 29.3 UBPRE800

### DESCRIPTION

CR Exp Spons by Bank & Other Annual Growth

### NARRATIVE

The annual growth rate of the dollar amount of credit enhancements arising from conduit structures.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE724](#),1), NULL)

## 30 Liquid Comm by Bank & Other

### 30.1 UBPRE725

#### DESCRIPTION

Liquid Comm by Bank & Other (\$000)

#### NARRATIVE

The dollar amount of commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB808](#)[P0] + uc:[UBPRB809](#)[P0], NULL)

### 30.2 UBPRE771

#### DESCRIPTION

Liquid Comm by Bank & Other Qrtly Growth

**NARRATIVE**

The quarterly growth rate of the dollar amount of commitments to provide liquidity to conduit structures.

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE725,1), NULL)

**30.3 UBPRE801****DESCRIPTION**

Liquid Comm by Bank & Other Annual Growth

**NARRATIVE**

The annual growth rate of the dollar amount of commitments to provide liquidity to conduit structures.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE725,1), NULL)

**31 Securitization Activities****31.1 UBPRE726****DESCRIPTION**

Securitization Activities as a Percent of Assets

**NARRATIVE**

The total of all securitized assets (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE711[P0],uc:UBPR2170[P0]), NULL)

**32 1-4 Family Residential Loans****32.1 UBPRE727****DESCRIPTION**

1-4 Family Residential Loans Sec as a Percent of Assets

**NARRATIVE**

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRB705[P0],uc:UBPR2170[P0]), NULL)

**33 Home Equity Lines****33.1 UBPRE728**

**DESCRIPTION**

Home Equity Lines Sec as a Percent of Assets

**NARRATIVE**

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB706](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 34 Credit Card Receivables

### 34.1 UBPRE729

**DESCRIPTION**

Credit Card Receivables Sec as a Percent of Assets

**NARRATIVE**

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB707](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 35 Auto Loans

### 35.1 UBPRE730

**DESCRIPTION**

Auto Loans Sec as a Percent of Assets

**NARRATIVE**

The dollar amount of securitized auto loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB708](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 36 Commercial & Industrial Loans

### 36.1 UBPRE731

**DESCRIPTION**

Commercial & Industrial Loans Sec as a Percent of Assets

**NARRATIVE**

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).



## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB710](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 37 All Other Loans and Leases

### 37.1 UBPRE732

## DESCRIPTION

All Other Loans and Leases Sec as a Percent of Assets

## NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE712](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 38 Asset Backed Comm Paper Conduits

### 38.1 UBPRE733

## DESCRIPTION

Asset Backed Comm Paper Conduits as a Percent of Assets

## NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE723](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 39 Cr Exp Spons by Bank & Other

### 39.1 UBPRE734

## DESCRIPTION

Cr Exp Spons by Bank & Other as a Percent of Assets

## NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE724](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 40 Liquid Comm by Bank & Other

### 40.1 UBPRE735

**DESCRIPTION**

Liquid Comm by Bank & Other as a Percent of Assets

**NARRATIVE**

The dollar amount of commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S items 3.b, 1 & 2) divided by total assets from Call Report Schedule RC item 12.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE725](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 41 1-4 Family Residential Loans

### 41.1 UBPRE736

**DESCRIPTION**

1-4 Family Residential Loans as as Percent of Mgd Assets

**NARRATIVE**

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S) + loans secured by 1-4 family residential real estate (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD626](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## 42 Home Equity Lines

### 42.1 UBPRE737

**DESCRIPTION**

Home Equity Lines as a Percent of Mgd Assets

**NARRATIVE**

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S) + home equity lines of credit (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD629](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## 43 Credit Card Receivables

### 43.1 UBPRE738

**DESCRIPTION**

Credit Card Receivables as a Percent of Mgd Assets

**NARRATIVE**

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S) + loans to individuals on cards (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRD623[P0],uc:UBPRD637[P0]), NULL)

## 44 Auto Loans

### 44.1 UBPRE739

#### DESCRIPTION

Auto Loans as a Percent of Mgd Assets

#### NARRATIVE

The dollar amount of securitized auto loans (from Call Report Schedule RC-S) + other consumer loans (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRD618[P0],uc:UBPRD637[P0]), NULL)

## 45 Commercial & Industrial Loans

### 45.1 UBPRE740

#### DESCRIPTION

Commercial & Industrial Loans as a Percent Mgd Assets

#### NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S) + commercial and industrial loans (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRD620[P0],uc:UBPRD637[P0]), NULL)

## 46 All Other Loans and Leases

### 46.1 UBPRE741

#### DESCRIPTION

All Other Loans and Leases as a Percent of Mgd Assets

#### NARRATIVE

The dollar amount of securitized other consumer loans + all other loans (from Call Report Schedule RC-S) + the sum of total loans and leases less the following loan categories (all from Call Schedule RC-C): revolving lines secured by 1-4 family properties, closed end loans secured by 1-4 family properties, loans to individuals on credit cards, other consumer loans, and commercial and industrial loans divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD632](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## Referenced Concepts

### UBPR1563

#### DESCRIPTION

Other Loans

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1563[P0],IF(uc:[UBPR9999](#)[P0] > '2010-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONJ454[P0] + cc:RCONJ464[P0],IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCFD1563[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCON1563[P0], NULL))))

### UBPR1590

#### DESCRIPTION

Agricultural Loans

#### NARRATIVE

Total domestic-office loans to finance agricultural production and other loans to farmers.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1590[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1590[P0], NULL))

### UBPR1763

#### DESCRIPTION

Commercial and Industrial Loans to U.S. Addressees

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1763[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1763[P0], NULL))

### UBPR1764

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1764[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1764[P0], NULL))

### UBPR1766

#### DESCRIPTION

Commercial and Industrial Loans

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1766[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1766[P0], NULL))

### UBPR2011

**DESCRIPTION**

Other Loans

**FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0],  
 IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0],  
 IF(uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD2011[P0], IF(uc:UBPR9999[P0] < '2011-01-01'  
 and uc:UBPRC752[P0] = 41, cc:RCON2011[P0], NULL))))

**UBPR2081****DESCRIPTION**

Loans to Foreign Governments and Official Institutions

**FORMULA**

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

**UBPR2107****DESCRIPTION**

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

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFD2107[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2107[P0], NULL))

**UBPR2123****DESCRIPTION**

Unearned Income on Loans

**FORMULA**

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

**UBPR2165****DESCRIPTION**

Lease Financing Receivables (Net of Unearned Income)

**FORMULA**

IF(uc:UBPRC752[P0] = 41,cc:RCON2165[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >  
 '2007-01-01',cc:RCFDF162[P0] + cc:RCFDF163[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2007-01-01',  
 cc:RCFD2182[P0] + cc:RCFD2183[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))

**UBPR2182**

## DESCRIPTION

Lease Financing Receivables (Net of Unearned Income) of U.S. Addressees (Domicile)

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2182[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2182[P0], NULL))

**UBPR2183**

## DESCRIPTION

Lease Financing Receivables (Net of Unearned Income) of Non-U.S. Addressees (Domicile)

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2183[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2183[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:RCFD5369[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5369[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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB500[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB500[P0], NULL))

**UBPRB501**

## DESCRIPTION

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

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB501[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB501[P0], NULL))

## UBPRB502

DESCRIPTION

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

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCFDB502[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] >= '2001-06-30',cc:RCONB502[P0], NULL))

## UBPRB528

DESCRIPTION

Loans Not Held For Sale

NARRATIVE

Loans and leases not held for sale as reported on Call Report Schedule RC is available from March 31, 2001 forward.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB528[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB528[P0], NULL))

## UBPRB532

DESCRIPTION

Loans to U.S. Branches and Agencies of Foreign Banks

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB532[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB532[P0], NULL))

## UBPRB533

DESCRIPTION

Loans to Other Commercial Banks in the U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB533[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB533[P0], NULL))

## UBPRB534

DESCRIPTION

Loans to Other Depository Institutions in the U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB534[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB534[P0], NULL))



**UBPRB536**

## DESCRIPTION

Loans to Foreign Branches of Other U.S. Banks

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB536[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB536[P0], NULL))

**UBPRB537**

## DESCRIPTION

Loans to Other Banks in Foreign Countries

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB537[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB537[P0], NULL))

**UBPRB538**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (I.E., Consumer Loans)(Includes Purchased Paper): Credit Cards

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB538[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB538[P0], NULL))

**UBPRB539**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (i.e., Consumer Loans)(Includes Purchased Paper): Other Revolving Credit Plans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB539[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB539[P0], NULL))

**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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB705[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB705[P0], NULL))

**UBPRB706**

## DESCRIPTION

Sec Home Equity Lines (\$000)

**NARRATIVE**

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

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB706[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB706[P0], NULL))

**UBPRB707****DESCRIPTION**

Sec Credit Card Receivables (\$000)

**NARRATIVE**

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

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB707[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB707[P0], NULL))

**UBPRB708****DESCRIPTION**

Sec Auto Loans (\$000)

**NARRATIVE**

The dollar amount of securitized auto loans (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB708[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB708[P0], NULL))

**UBPRB709****DESCRIPTION**

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

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB709[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB709[P0], NULL))

**UBPRB710****DESCRIPTION**

Sec Commercial & Industrial Loans (\$000)

**NARRATIVE**

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

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB710[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB710[P0], NULL))

## UBPRB711

### DESCRIPTION

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

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB711[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB711[P0], NULL))

## 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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB712[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB712[P0], NULL))

## 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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB713[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB713[P0], NULL))

## 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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB714[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB714[P0], NULL))

**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

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB715[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB715[P0], NULL))

**UBPRB716**

## DESCRIPTION

Retained Interest-Only Strips - Other Consumer Loans

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB716[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB716[P0], NULL))

**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

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB717[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB717[P0], NULL))

**UBPRB718**

## DESCRIPTION

Retained Interest-Only Strips - All Other Loans

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB718[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB718[P0], NULL))

**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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC393[P0] + uc:UBPRC400[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 31,cc:RCFDB719[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 41,cc:RCONB719[P0], NULL)))

### 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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC394[P0] + uc:UBPRC401[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB720[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONB720[P0], NULL)))

### 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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC395[P0] + uc:UBPRC402[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB721[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB721[P0], NULL)))

### 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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC396[P0] + uc:UBPRC403[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB722[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB722[P0], NULL)))

## UBPRB723

### DESCRIPTION

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

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB723[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB723[P0], NULL))

## 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

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC398[P0] + uc:UBPRC405[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB724[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB724[P0], NULL)))

## UBPRB725

### DESCRIPTION

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

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB725[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB725[P0], NULL))

## UBPRB726

### DESCRIPTION

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

### FORMULA

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

## UBPRB727

### DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Home Equity Lines

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB727[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB727[P0], NULL))

## **UBPRB728**

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Credit Card Receivables

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB728[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB728[P0], NULL))

## **UBPRB729**

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Auto Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB729[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB729[P0], NULL))

## **UBPRB730**

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1- Other Consumer Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB730[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB730[P0], NULL))

## **UBPRB731**

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Commercial and Industrial Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB731[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB731[P0], NULL))

## **UBPRB732**

DESCRIPTION

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

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB732[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB732[P0], NULL))

**UBPRB761**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB761[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB761[P0], NULL))

**UBPRB762**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB762[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB762[P0], NULL))

**UBPRB763**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB763[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB763[P0], NULL))

**UBPRB806**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Credit Enhancements Provided to Conduit Structures in the Form of Standby Letters of Credit, Subordinated Securities, etc: Conduits Sponsored by the Bank, a Bank Affiliate, or the Bank's Holding Company

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB806[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB806[P0], NULL))

**UBPRB807**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Credit Enhancements Provided to Conduit Structures in the Form of Standby Letters of Credit, Subordinated Securities, etc: Conduits Sponsored by Other Unrelated Institutions

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB807[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB807[P0], NULL))

**UBPRB808**

## DESCRIPTION



Unused Commitments to Provide Liquidity to Conduit Structures: Conduits Sponsored by the Bank, a Bank Affiliate, or the Bank's Holding Company

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB808[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB808[P0], NULL))

**UBPRB809**

DESCRIPTION

Unused Commitments to Provide Liquidity to Conduit Structures: Conduits Sponsored by Other Unrelated Institutions

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB809[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB809[P0], NULL))

**UBPRC393**

DESCRIPTION

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

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC393[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC393[P0], NULL))

**UBPRC394**

DESCRIPTION

Subordinated Securities and Other Residual Interests - Home Equity

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC394[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC394[P0], NULL))

**UBPRC395**

DESCRIPTION

Subordinated Securities and Other Residual Interests - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC395[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC395[P0], NULL))

**UBPRC396**

DESCRIPTION

Subordinated Securities and Other Residual Interests - Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC396[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC396[P0], NULL))

**UBPRC397**

## DESCRIPTION

Subordinated Securities and Other Residual Interests - Other Consumer Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC397[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC397[P0], NULL))

**UBPRC398**

## DESCRIPTION

Subordinated Securities and Other Residual Interests - Commercial and Industrial Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC398[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC398[P0], NULL))

**UBPRC399**

## DESCRIPTION

Subordinated Securities and Other Residual Interests - All Other Loans and All Leases

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC399[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC399[P0], NULL))

**UBPRC400**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC400[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC400[P0], NULL))

**UBPRC401**

## DESCRIPTION

Standby Letters of Credit and Other Enhancements - Home Equity

## FORMULA

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

**UBPRC402**

## DESCRIPTION

Standby Letters of Credit and Other Enhancements - Credit Card Receivables

## FORMULA

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

### **UBPRC403**

#### DESCRIPTION

Standby Letters of Credit and Other Enhancements - Auto Loans

#### FORMULA

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

### **UBPRC404**

#### DESCRIPTION

Standby Letters of Credit and Other Enhancements - Other Consumer Loans

#### FORMULA

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

### **UBPRC405**

#### DESCRIPTION

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

#### FORMULA

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

### **UBPRC406**

#### DESCRIPTION

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

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC406[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC406[P0], NULL))

### **UBPRC752**

#### DESCRIPTION

REPORTING FORM NUMBER

#### FORMULA

### **UBPRD125**

#### DESCRIPTION

Loans for Commercial and Industrial Purposes

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1766[P0],IF(uc:UBPR9999[P0] > '2001-01-01'  
AND uc:UBPRC752[P0] = 31,uc:UBPR1763[P0] + uc:UBPR1764[P0],NULL))

**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

uc:UBPRB528[P0] + uc:UBPR5369[P0]

**UBPRD456**

## DESCRIPTION

All Other Loans Secured by 1-4 Family Residential Properties, Excluding Revolving, Open-End Loans

## FORMULA

cc:RCON5367[P0] + cc:RCON5368[P0]

**UBPRD618**

## DESCRIPTION

Institution Total of All Auto Loan Securitization and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB708[P0] + uc:UBPR2011[P0], NULL)

**UBPRD620**

## DESCRIPTION

Institution Total of All Commercial and Industrial Loans Securitized and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB710[P0] + uc:UBPRD125[P0] + ExistingOf(uc:UBPRB763[P0],0), NULL)

**UBPRD623**

## DESCRIPTION

Institution Total of All Credit Card Securitized and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB707[P0] + uc:UBPRB538[P0] + ExistingOf(uc:UBPRB762[P0],0), NULL)

**UBPRD626**

## DESCRIPTION

Institution Total of All 1 to 4 Family Securitized and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',ExistingOf(uc:UBPRB705[P0],0) + uc:UBPRD456[P0], NULL)

## UBPRD629

### DESCRIPTION

Institution Total of All Home Equity Securitized and Managed Assets Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB706[P0] + cc:RCON1797[P0] + ExistingOf(uc:UBPRB761[P0],0), NULL)

## UBPRD632

### DESCRIPTION

Institution Total of All Consumer and All Other Loan Securitized and Managed Assets Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRB709[P0] + uc:UBPRB711[P0] + cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + ExistingOf(cc:RCON1288[P0],0) + uc:UBPR1590[P0] + ExistingOf(cc:RCON2081[P0], '0') + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2165[P0], IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31, uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0], IF((ExistingOf(cc:RCFD1410[P0],0)) AND uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0], IF(uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31, uc:UBPRB709[P0] + uc:UBPRB711[P0] + ((ExistingOf(cc:RCFDF158[P0],0) + ExistingOf(cc:RCFDF159[P0],0) + ExistingOf(cc:RCFD1420[P0],0) + ExistingOf(cc:RCFD1797[P0],0) + ExistingOf(cc:RCFD5367[P0],0) + ExistingOf(cc:RCFD5368[P0],0) + ExistingOf(cc:RCFD1460[P0],0) + ExistingOf(cc:RCFDF160[P0],0) + ExistingOf(cc:RCFDF161[P0],0)) - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2182[P0] + uc:UBPR2183[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41, uc:UBPRB709[P0] + uc:UBPRB711[P0] + cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1460[P0] + cc:RCON1480[P0] + cc:RCON1288[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2165[P0], NULL ))))

## UBPRD637

### DESCRIPTION

Total of All Securitization Activities Plus Related Category Loans

### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRE711[P0] + ExistingOf(uc:UBPRB761[P0],0) + ExistingOf(uc:UBPRB762[P0],0) + ExistingOf(uc:UBPRB763[P0],0) + uc:UBPRE131[P0], NULL)

## UBPRE131

**DESCRIPTION**

Gross Loans & Leases

**FORMULA**

uc:[UBPRD245](#)[P0] + uc:[UBPR2123](#)[P0]

**UBPRE711****DESCRIPTION**

Securitization Activities (\$000)

**NARRATIVE**

The total of all securitized assets (from Call Report Schedule RC-S).

**FORMULA**

ExistingOf(uc:[UBPRB705](#)[P0],0) + ExistingOf(uc:[UBPRB706](#)[P0],0) + ExistingOf(uc:[UBPRB707](#)[P0],0) + ExistingOf(uc:[UBPRB708](#)[P0],0) + ExistingOf(uc:[UBPRB710](#)[P0],0) + ExistingOf(uc:[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(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB709](#)[P0] + uc:[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**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB712](#)[P0] + uc:[UBPRB713](#)[P0] + uc:[UBPRB714](#)[P0] + uc:[UBPRB715](#)[P0] + uc:[UBPRB717](#)[P0] + uc:[UBPRE714](#)[P0], NULL)

**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

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB719](#)[P0] + uc:[UBPRB720](#)[P0] + uc:[UBPRB721](#)[P0] + uc:[UBPRB722](#)[P0] + uc:[UBPRB724](#)[P0] + uc:[UBPRE716](#)[P0], NULL)

**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

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC397](#)[P0] + uc:[UBPRC399](#)[P0] + uc:[UBPRC404](#)[P0] + uc:[UBPRC406](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01',uc:[UBPRB723](#)[P0] + uc:[UBPRB725](#)[P0], NULL))

**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

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB726](#)[P0] + uc:[UBPRB727](#)[P0] + uc:[UBPRB728](#)[P0] + uc:[UBPRB729](#)[P0] + uc:[UBPRB730](#)[P0] + uc:[UBPRB731](#)[P0] + uc:[UBPRB732](#)[P0], NULL)

**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])

**UBPRE723****DESCRIPTION**

Asset Backed Comm Paper Conduits (\$000)

**NARRATIVE**

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE724](#)[P0] + uc:[UBPRE725](#)[P0], NULL)

**UBPRE724****DESCRIPTION**

CR Exp Spons by Bank & Other (\$000)

**NARRATIVE**

The dollar amount of credit enhancements arising from conduit structures (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB806](#)[P0] + uc:[UBPRB807](#)[P0], NULL)

**UBPRE725****DESCRIPTION**

Liquid Comm by Bank & Other (\$000)

**NARRATIVE**

The dollar amount of commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB808](#)[P0] + uc:[UBPRB809](#)[P0], NULL)

**UBPRF162****DESCRIPTION**

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

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCFDF162[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF162[P0], NULL))

**UBPRF163****DESCRIPTION**

## All Other Lease Financing Receivables

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF163[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF163[P0], NULL))