

## Off Balance Sheet Items--Page 5

### 1 Home Equity (1-4 Family)

#### 1.1 UBPRES262

##### DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans as a percent of Total Assets

##### NARRATIVE

The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties divided by total assets.

##### FORMULA

PCTOF(uc:[UBPR3814](#)[P0],uc:[UBPR2170](#)[P0])

### 2 Credit Card

#### 2.1 UBPRES263

##### DESCRIPTION

Unused Commitments on Credit Cards as a percent of Total Assets

##### NARRATIVE

The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards divided by total assets.

##### FORMULA

PCTOF(uc:[UBPR3815](#)[P0],uc:[UBPR2170](#)[P0])

### 3 Commercial RE Secured by RE

#### 3.1 UBPRES264

##### DESCRIPTION

Unused Commitments on Commercial RE Loans Secured by RE as a percent of Total Assets

##### NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C divided by total assets.

##### FORMULA

PCTOF(uc:[UBPR3816](#)[P0],uc:[UBPR2170](#)[P0])

### 4 1-4 Family Residential

## 4.1 UBPRES218

### DESCRIPTION

Unused Commitments on 1-4 Family Residential Construction Loans as a percent of Total Assets

### NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of constructing 1-4 family residential properties divided by total assets.

### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRF164[P0],uc:UBPR2170[P0]), NULL)

## 5 Comml RE, Oth Const & Land

### 5.1 UBPRES225

#### DESCRIPTION

Unused Commitments on Commercial RE, Other Construction & Land Development Loans as a percent of Total Assets

#### NARRATIVE

The unused portions of all other commitments to fund commercial real estate, construction, and land development loans secured by real estate (other than commitments to fund 1-4 family residential construction) divided by total assets.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRF165[P0],uc:UBPR2170[P0]), NULL)

## 6 Commercial RE Not Secured by RE

### 6.1 UBPRES265

#### DESCRIPTION

Unused Commitments on Commercial RE Loans Not Secured by RE as a percent of Total Assets

#### NARRATIVE

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities divided by total assets

#### FORMULA

PCTOF(uc:UBPR6550[P0],uc:UBPR2170[P0])

## 7 All Other

### 7.1 UBPRES266

#### DESCRIPTION

All Other Unused Commitments as a percent of Total Assets

#### NARRATIVE

The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments divided by total assets.

**FORMULA**

PCTOF(uc:[UBPR3818](#)[P0],uc:[UBPR2170](#)[P0])

## 8 Total LN&LS Commitments

### 8.1 UBPRES267

**DESCRIPTION**

Total Unused Loan and Lease Commitments as a percent of Total Assets

**NARRATIVE**

Total unused loan and lease commitments divided by total assets.

**FORMULA**

PCTOF(uc:[UBPRD271](#)[P0],uc:[UBPR2170](#)[P0])

## 9 Securities Underwriting

### 9.1 UBPRES268

**DESCRIPTION**

Securities Underwriting as a percent of Total Assets

**NARRATIVE**

The unsold portion of the reporting bank's own takedown in securities underwriting transactions divided by total assets. Includes note issuance facilities (NIFs) and revolving underwriting facilities (RUFs).

**FORMULA**

PCTOF(uc:[UBPR3817](#)[P0],uc:[UBPR2170](#)[P0])

## 10 Standby Letters of Credit

### 10.1 UBPRES269

**DESCRIPTION**

Standby Letters of Credit as a percent of Total Assets

**NARRATIVE**

The amount of outstanding and used standby letters of credit issued by the bank divided by total assets.

**FORMULA**

PCTOF(uc:[UBPRD655](#)[P0],uc:[UBPR2170](#)[P0])

## 11 Amount Conveyed to Others

## 11.1 UBPRE270

### DESCRIPTION

Amount Conveyed to Others as a percent of Total Assets

### NARRATIVE

The amount of standby letters of credit conveyed to others divided by total assets.

### FORMULA

PCTOF(uc:[UBPRE226](#)[P0],uc:[UBPR2170](#)[P0])

## 12 Commercial Letters of Credit

### 12.1 UBPRE271

#### DESCRIPTION

Commercial Letters of Credit as a percent of Total Assets

#### NARRATIVE

The amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit (excluding standby letters of credit) divided by total assets.

#### FORMULA

PCTOF(uc:[UBPR3411](#)[P0],uc:[UBPR2170](#)[P0])

## 13 Assets Securitized or Sold w/Rec

### 13.1 UBPRE272

#### DESCRIPTION

Assets Securitized or Sold with Recourse as a percent of Total Assets

#### NARRATIVE

Outstanding principal balance of assets securitized and/or sold with recourse or other seller-provided credit enhancements divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRE227](#)[P0],uc:[UBPR2170](#)[P0])

## 14 Amount of Recourse Exposure

### 14.1 UBPRE273

#### DESCRIPTION

Amount of Recourse Exposure as a percent of Total Assets

#### NARRATIVE

Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements on assets securitized and or/sold divided by total assets.

FORMULA

PCTOF(uc:[UBPRE228](#)[P0],uc:[UBPR2170](#)[P0])

## 15 Credit Derivatives Bank as Guarantor

### 15.1 UBPRE274

DESCRIPTION

Credit Derivatives Bank as Guarantor as a percent of Total Assets

NARRATIVE

Credit Derivatives on which the bank is guarantor divided by total assets.

FORMULA

PCTOF(uc:[UBPRA534](#)[P0],uc:[UBPR2170](#)[P0])

## 16 Credit Derivatives Bank as Beneficiary

### 16.1 UBPRE275

DESCRIPTION

Credit Derivatives Bank as Beneficiary as a percent of Total Assets

NARRATIVE

Credit Derivatives on which the bank is beneficiary divided by total assets.

FORMULA

PCTOF(uc:[UBPRA535](#)[P0],uc:[UBPR2170](#)[P0])

## 17 All Oth Off-Balance Sheet Items

### 17.1 UBPRE276

DESCRIPTION

All Other Off-Balance Sheet Items as a percent of Total Assets

NARRATIVE

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities divided by total assets.

FORMULA

PCTOF(uc:[UBPRD658](#)[P0],uc:[UBPR2170](#)[P0])

## 18 Off-Balance Sheet Items

## 18.1 UBPRE277

### DESCRIPTION

Off-Balance Sheet Items as a percent of Total Assets

### NARRATIVE

The sum of off-balance sheet items divided by total assets.

### FORMULA

PCTOF(uc:[UBPRE229](#)[P0],uc:[UBPR2170](#)[P0])

## 19 Home Equity (1-4 Family)

### 19.1 UBPR3814

#### DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans

#### NARRATIVE

The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3814[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3814[P0], NULL))

### 19.2 UBPRE230

#### DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans one quarter change

#### NARRATIVE

The one quarter change in unused commitments on home equity (1-4 family) loans. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

CHANGEQI(#uc:[UBPR3814](#),1)

### 19.3 UBPRE246

#### DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans annual change

#### NARRATIVE

The annual change in unused commitments on home equity (1-4 family) loans. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

CHANGEYI(#uc:[UBPR3814](#),1)

## 20 Credit Card

## 20.1 UBPR3815

### DESCRIPTION

Unused Commitments on Credit Cards

### NARRATIVE

The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards.

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3815[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3815[P0], NULL))

## 20.2 UBPRE231

### DESCRIPTION

Unused Commitments on Credit Cards one quarter change

### NARRATIVE

The one quarter change in unused commitments on credit cards. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

### FORMULA

CHANGEQI(#uc:[UBPR3815](#),1)

## 20.3 UBPRE247

### DESCRIPTION

Unused Commitments on Credit Cards annual change

### NARRATIVE

The annual change in unused commitments on credit cards. The annual change is the percent change from the prior year comparable quarter to the current quarter.

### FORMULA

CHANGEYI(#uc:[UBPR3815](#),1)

## 21 Commercial RE Secured by RE

### 21.1 UBPR3816

#### DESCRIPTION

Unused Commitments on Commercial RE Loans Secured by RE

#### NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C.

#### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDF164[P0] + cc:RCFDF165[P0],  
 IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF164[P0] + cc:RCONF165[P0],  
 IF(uc:UBPR9999[P0] > '1990-01-01' AND uc:UBPR9999[P0] < '2008-01-01' and uc:UBPRC752[P0] = 31,cc:RCFD3816[P0],  
 IF(uc:UBPR9999[P0] > '1990-01-01' AND uc:UBPR9999[P0] < '2008-01-01' and uc:UBPRC752[P0] = 41,cc:RCON3816[P0],  
 NULL))))

## 21.2 UBPRE232

### DESCRIPTION

Unused Commitments on Commercial RE Loans Secured by RE one quarter change

### NARRATIVE

The one quarter change in unused commitments on commercial RE loans secured by RE. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

### FORMULA

CHANGEQI(#uc:UBPR3816,1)

## 21.3 UBPRE248

### DESCRIPTION

Unused Commitments on Commercial RE Loans Secured by RE annual change

### NARRATIVE

The annual change in unused commitments on commercial RE loans secured by RE. The annual change is the percent change from the prior year comparable quarter to the current quarter.

### FORMULA

CHANGEYI(#uc:UBPR3816,1)

## 22 1-4 Family Residential

### 22.1 UBPRF164

#### DESCRIPTION

Unused Commitments on 1-4 Family Residential Construction Loans

#### NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of constructing 1-4 family residential properties.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDF164[P0], IF(uc:UBPR9999[P0] > '2007-01-01' and uc:UBPRC752[P0] = 41,cc:RCONF164[P0], NULL))

### 22.2 UBPRE171

#### DESCRIPTION

Unused Commitments on 1-4 Family Residential Construction Loans one quarter change

#### NARRATIVE



The one quarter change in unused commitments on 1-4 family residential construction loans. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-04-01',CHANGEQI(#uc:UBPRF164,1), NULL)

### 22.3 UBPRE178

#### DESCRIPTION

Unused Commitments on 1-4 Family Residential Construction Loans annual change

#### NARRATIVE

The annual change in unused commitments on 1-4 family residential construction loans. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',CHANGEYI(#uc:UBPRF164,1), NULL)

## 23 Commercial RE, Oth Const & Land

### 23.1 UBPRF165

#### DESCRIPTION

Unused Commitments on Commercial RE, Other Construction & Land Development Loans

#### NARRATIVE

The unused portions of all other commitments to fund commercial real estate, construction, and land development loans secured by real estate (other than commitments to fund 1-4 family residential construction).

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF165[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF165[P0], NULL)), NULL)

### 23.2 UBPRE188

#### DESCRIPTION

Unused Commitments on Commercial RE, Other Construction & Land Development Loans one quarter change

#### NARRATIVE

The one quarter change in unused commitments on commercial RE, other construction & land development loans. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-04-01',CHANGEQI(#uc:UBPRF165,1), NULL)

### 23.3 UBPRE199

#### DESCRIPTION

Unused Commitments on Commercial RE, Other Construction & Land Development Loans annual change

#### NARRATIVE

The annual change in unused commitments on commercial RE, other construction & land development loans. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',CHANGEYI(#uc:UBPRF165,1), NULL)

## 24 Commercial RE Not Secured by RE

### 24.1 UBPR6550

#### DESCRIPTION

Unused Commitments on Commercial RE Loans Not Secured by RE

#### NARRATIVE

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD6550[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON6550[P0], NULL))

### 24.2 UBPRE233

#### DESCRIPTION

Unused Commitments on Commercial RE Loans Not Secured by RE one quarter change

#### NARRATIVE

The one quarter change in unused commitments on commercial RE loans not secured by RE. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

CHANGEQI(#uc:UBPR6550,1)

### 24.3 UBPRE249

#### DESCRIPTION

Unused Commitments on Commercial RE Loans Not Secured by RE annual change

#### NARRATIVE

The annual change in unused commitments on commercial RE loans not secured by RE. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

CHANGEYI(#uc:UBPR6550,1)

## 25 All Other

### 25.1 UBPR3818

#### DESCRIPTION

All Other Unused Commitments

**NARRATIVE**

The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > '2010-01-01' ,cc:RCFDJ457[P0] + cc:RCFDJ458[P0] + cc:RCFDJ459[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > '2010-01-01' ,cc:RCONJ457[P0] + cc:RCONJ458[P0] + cc:RCONJ459[P0],IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCFD3818[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCON3818[P0],NULL))))

**25.2 UBPRE234****DESCRIPTION**

All Other Unused Commitments one quarter change

**NARRATIVE**

The one quarter change in all other unused commitments. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**

CHANGEQI(#uc:[UBPR3818](#),1)

**25.3 UBPRE250****DESCRIPTION**

All Other Unused Commitments annual change

**NARRATIVE**

The annual change in all other unused commitments. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**

CHANGEYI(#uc:[UBPR3818](#),1)

**26 Securities Underwriting****26.1 UBPR3817****DESCRIPTION**

Securities Underwriting

**NARRATIVE**

The unsold portion of the reporting bank's own takedown in securities underwriting transactions. Includes note issuance facilities (NIFs) and revolving underwriting facilities (RUFs).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3817[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3817[P0], NULL))

**26.2 UBPRE235****DESCRIPTION**

Securities Underwriting one quarter change

#### NARRATIVE

The one quarter change in securities underwriting. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

CHANGEQI(#uc:[UBPR3817](#),1)

### 26.3 UBPRES251

#### DESCRIPTION

Securities Underwriting annual change

#### NARRATIVE

The annual change in securities underwriting. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

CHANGEYI(#uc:[UBPR3817](#),1)

## 27 Memo: Unused Commit w/mat GT 1 YR

### 27.1 UBPR3833

#### DESCRIPTION

Unused Commitments with maturity greater than one year

#### NARRATIVE

Unused commitments with an original maturity exceeding one year, from Call Report Schedule RC-R.

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFDG624[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCONG624[P0], IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3833[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3833[P0], NULL))))

### 27.2 UBPRES236

#### DESCRIPTION

Unused Commitments with maturity greater than one year - one quarter change

#### NARRATIVE

The one quarter change in unused commitments with an original maturity exceeding one year. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

CHANGEQI(#uc:[UBPR3833](#),1)

### 27.3 UBPRES252

#### DESCRIPTION

Unused Commitments with maturity greater than one year - annual change

#### NARRATIVE

The annual change in unused commitments with an original maturity exceeding one year. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

CHANGEYI(#uc:[UBPR3833](#),1)

## 28 Standby Letters of Credit

### 28.1 UBPRD655

#### DESCRIPTION

Standby Letters of Credit

#### NARRATIVE

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

#### FORMULA

uc:[UBPR3819](#)[P0] + uc:[UBPR3821](#)[P0]

### 28.2 UBPRE237

#### DESCRIPTION

Standby Letters of Credit one quarter change

#### NARRATIVE

The one quarter change in standby letters of credit. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

CHANGEQI(#uc:[UBPRD655](#),1)

### 28.3 UBPRE253

#### DESCRIPTION

Standby Letters of Credit annual change

#### NARRATIVE

The annual change in standby letters of credit. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

CHANGEYI(#uc:[UBPRD655](#),1)

## 29 Amount Conveyed to Others

### 29.1 UBPRE226

#### DESCRIPTION

Amount Conveyed to Others

#### NARRATIVE

The amount of standby letters of credit conveyed to others.

#### FORMULA

uc:[UBPR3820](#)[P0] + uc:[UBPR3822](#)[P0]

### 29.2 UBPRE238

#### DESCRIPTION

Amount Conveyed to Others one quarter change

#### NARRATIVE

The one quarter change in the amount of standby letters of credit conveyed to others. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

#### FORMULA

CHANGEQI(#uc:[UBPRE226](#),1)

### 29.3 UBPRE254

#### DESCRIPTION

Amount Conveyed to Others annual change

#### NARRATIVE

The annual change in the amount of standby letters of credit conveyed to others. The annual change is the percent change from the prior year comparable quarter to the current quarter.

#### FORMULA

CHANGEYI(#uc:[UBPRE226](#),1)

## 30 Commercial Letters of Credit

### 30.1 UBPR3411

#### DESCRIPTION

Commercial Letters of Credit

#### NARRATIVE

The amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit (excluding standby letters of credit).

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3411[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3411[P0], NULL))

### 30.2 UBPRE239

#### DESCRIPTION

Commercial Letters of Credit one quarter change

**NARRATIVE**

The one quarter change in commercial letters of credit. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**

CHANGEQI(#uc:[UBPR3411](#),1)

**30.3 UBPRES255****DESCRIPTION**

Commercial Letters of Credit annual change

**NARRATIVE**

The annual change in commercial letters of credit. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**

CHANGEYI(#uc:[UBPR3411](#),1)

**31 Assets Securitized or Sold w/recourse****31.1 UBPRES227****DESCRIPTION**

Assets Securitized or Sold with Recourse

**NARRATIVE**

Outstanding principal balance of assets securitized and/or sold with recourse or other seller-provided credit enhancements.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-06-01',ExistingOf(uc:[UBPRB705](#)[P0],0) + ExistingOf(uc:[UBPRB706](#)[P0],0) + ExistingOf(uc:[UBPRB707](#)[P0],0) + ExistingOf(uc:[UBPRB708](#)[P0],0) + ExistingOf(uc:[UBPRB709](#)[P0],0) + ExistingOf(uc:[UBPRB710](#)[P0],0) + ExistingOf(uc:[UBPRB711](#)[P0],0) + ExistingOf(uc:[UBPRB790](#)[P0],0) + ExistingOf(uc:[UBPRB791](#)[P0],0) + ExistingOf(uc:[UBPRB792](#)[P0],0) + ExistingOf(uc:[UBPRB793](#)[P0],0) + ExistingOf(uc:[UBPRB794](#)[P0],0) + ExistingOf(uc:[UBPRB795](#)[P0],0) + ExistingOf(uc:[UBPRB796](#)[P0],0) + ExistingOf(cc:RCONFT08[P0],0) + ExistingOf(cc:RCONFT10[P0],0),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2001-06-01',uc:[UBPRA521](#)[P0] + uc:[UBPRA523](#)[P0],NULL))

**31.2 UBPRES240****DESCRIPTION**

Assets Securitized or Sold with Recourse one quarter change

**NARRATIVE**

The one quarter change in assets securitized or sold with recourse. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**

CHANGEQI(#uc:[UBPRE227](#),1)

**31.3 UBPRES256**

**DESCRIPTION**

Assets Securitized or Sold with Recourse annual change

**NARRATIVE**

The annual change in assets securitized or sold with recourse. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**

CHANGEYI(#uc:[UBPRE227](#),1)

**32 Amount of Recourse Exposure****32.1 UBPRE228****DESCRIPTION**

Amount of Recourse Exposure

**NARRATIVE**

Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements on assets securitized and or/sold.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',Existingof(uc:[UBPRE722](#)[P0],0) + uc:[UBPRB797](#)[P0] + Existingof(uc:[UBPRB798](#)[P0],0) + Existingof(uc:[UBPRB799](#)[P0],0) + Existingof(uc:[UBPRB800](#)[P0],0) + Existingof(uc:[UBPRB801](#)[P0],0) + Existingof(uc:[UBPRB802](#)[P0],0) + uc:[UBPRB803](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-06-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01',uc:[UBPRB712](#)[P0] + uc:[UBPRB713](#)[P0] + uc:[UBPRB714](#)[P0] + uc:[UBPRB715](#)[P0] + uc:[UBPRB716](#)[P0] + uc:[UBPRB717](#)[P0] + uc:[UBPRB718](#)[P0] + uc:[UBPRB719](#)[P0] + uc:[UBPRB720](#)[P0] + uc:[UBPRB721](#)[P0] + uc:[UBPRB722](#)[P0] + uc:[UBPRB723](#)[P0] + uc:[UBPRB724](#)[P0] + uc:[UBPRB725](#)[P0] + uc:[UBPRB797](#)[P0] + uc:[UBPRB798](#)[P0] + uc:[UBPRB799](#)[P0] + uc:[UBPRB800](#)[P0] + uc:[UBPRB801](#)[P0] + uc:[UBPRB802](#)[P0] + uc:[UBPRB803](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2001-06-01' AND uc:[UBPR9999](#)[P0] > '1997-01-01',uc:[UBPRA522](#)[P0] + uc:[UBPRA524](#)[P0],NULL)))

**32.2 UBPRE241****DESCRIPTION**

Amount of Recourse Exposure one quarter change

**NARRATIVE**

The one quarter change in the amount of recourse exposure. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**

CHANGEQI(#uc:[UBPRE228](#),1)

**32.3 UBPRE257****DESCRIPTION**

Amount of Recourse Exposure annual change

**NARRATIVE**

The annual change in the amount of recourse exposure. The annual change is the percent change from the prior year comparable quarter to the current quarter.



## FORMULA

CHANGEYI(#uc:[UBPRE228](#),1)**33 Credit Derivatives Bank as Guarantor****33.1 UBPR534**

## DESCRIPTION

Credit Derivatives Bank as Guarantor

## NARRATIVE

Credit Derivatives on which the bank is guarantor.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRC968](#)[P0] + uc:[UBPRC970](#)[P0] + uc:[UBPRC972](#)[P0] + uc:[UBPRC974](#)[P0],  
 IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDA534[P0],  
 IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' and uc:[UBPRC752](#)[P0] =  
 41,cc:RCONA534[P0],NULL)))

**33.2 UBPRE242**

## DESCRIPTION

Credit Derivatives Bank as Guarantor one quarter change

## NARRATIVE

The one quarter change in credit derivatives on which the bank is guarantor. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

## FORMULA

CHANGEQI(#uc:[UBPRA534](#),1)**33.3 UBPRE258**

## DESCRIPTION

Credit Derivatives Bank as Guarantor annual change

## NARRATIVE

The annual change in credit derivatives on which the bank is guarantor. The annual change is the percent change from the prior year comparable quarter to the current quarter.

## FORMULA

CHANGEYI(#uc:[UBPRA534](#),1)**34 Credit Derivatives Bank as Beneficiary****34.1 UBPR535**

## DESCRIPTION

Credit Derivatives Bank as Beneficiary

**NARRATIVE**

Credit Derivatives on which the bank is beneficiary.

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-01-01',uc:UBPRC969[P0] + uc:UBPRC971[P0] + uc:UBPRC973[P0] + uc:UBPRC975[P0],  
IF(uc:UBPR9999[P0] > '1997-01-01' AND uc:UBPR9999[P0] < '2006-01-01'and uc:UBPRC752[P0] = 31,cc:RCFDA535[P0],  
IF(uc:UBPR9999[P0] > '1997-01-01' AND uc:UBPR9999[P0] < '2006-01-01'and uc:UBPRC752[P0] =  
41,cc:RCONA535[P0],NULL)))

**34.2 UBPRES243****DESCRIPTION**

Credit Derivatives Bank as Beneficiary one quarter change

**NARRATIVE**

The one quarter change in credit derivatives on which the bank is beneficiary. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**

CHANGEQA(#uc:UBPRA535,1)

**34.3 UBPRES259****DESCRIPTION**

Credit Derivatives Bank as Beneficiary annual change

**NARRATIVE**

The annual change in credit derivatives on which the bank is beneficiary. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**

CHANGEYA(#uc:UBPRA535,1)

**35 All Oth Off-Balance Sheet Items****35.1 UBPRD658****DESCRIPTION**

All Other Off-Balance Sheet Items

**NARRATIVE**

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3433[P0] +  
uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 41 AND  
IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2006-01-01'  
AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'),uc:UBPR3433[P0] +  
uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0]  
= 31,uc:UBPR3428[P0] + uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND  
uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41 AND

IN(uc:UBPR9565[P0], '2001', '2002', '0003'), uc:UBPR3428[P0] + uc:UBPR3433[P0] + uc:UBPR3430[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0], '0001', '0002'), uc:UBPR3433[P0] + uc:UBPR3430[P0], NULL))))))

## 35.2 UBPRES244

### DESCRIPTION

All Other Off-Balance Sheet Items one quarter change

### NARRATIVE

The one quarter change in all other off-balance sheet items. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

### FORMULA

CHANGEQI(#uc:UBPRD658, 1)

## 35.3 UBPRES260

### DESCRIPTION

All Other Off-Balance Sheet Items annual change

### NARRATIVE

The annual change in all other off-balance sheet items. The annual change is the percent change from the prior year comparable quarter to the current quarter.

### FORMULA

CHANGEYI(#uc:UBPRD658, 1)

## 36 Off-Balance Sheet Items

### 36.1 UBPRES229

#### DESCRIPTION

Total Off-Balance Sheet Items

#### NARRATIVE

The sum of all off-balance sheet items reported above.

#### FORMULA

uc:UBPR3814[P0] + uc:UBPR3815[P0] + uc:UBPR3816[P0] + uc:UBPR6550[P0] + uc:UBPRD655[P0] + uc:UBPR3411[P0] + uc:UBPRE227[P0] + uc:UBPRD658[P0] + ExistingOf(uc:UBPRA534[P0], 0) + ExistingOf(uc:UBPRA535[P0], 0) + uc:UBPR3818[P0] + ExistingOf(uc:UBPR3817[P0], 0)

### 36.2 UBPRES245

#### DESCRIPTION

Total Off-Balance Sheet Items one quarter change

#### NARRATIVE

The one quarter change in off-balance sheet items. The one quarter change is the percent change from the immediate prior quarter to the current quarter.

## FORMULA

CHANGEQI(#uc:[UBPRE229](#),1)

**36.3 UBPRE261**

## DESCRIPTION

Total Off-Balance Sheet Items annual change

## NARRATIVE

The annual change in off-balance sheet items. The annual change is the percent change from the prior year comparable quarter to the current quarter.

## FORMULA

CHANGEYI(#uc:[UBPRE229](#),1)

## Referenced Concepts

### 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))

### UBPR3411

#### DESCRIPTION

Commercial Letters of Credit

#### NARRATIVE

The amount outstanding and unused as of the report date of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit (excluding standby letters of credit).

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3411[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3411[P0], NULL))

### UBPR3428

#### DESCRIPTION

Participations in Acceptances Conveyed to Others by the Reporting Bank, Branch or Agency or Bank Holding Company

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01',IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3428[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3428[P0], NULL)),NULL)

### UBPR3430

#### DESCRIPTION

All Other Off-Balance Sheet Liabilities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3430[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3430[P0], NULL))

### UBPR3433

#### DESCRIPTION

Securities Lent

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3433[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3433[P0], NULL))

**UBPR3814**

## DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans

## NARRATIVE

The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3814[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3814[P0], NULL))

**UBPR3815**

## DESCRIPTION

Unused Commitments on Credit Cards

## NARRATIVE

The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3815[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3815[P0], NULL))

**UBPR3816**

## DESCRIPTION

Unused Commitments on Commercial RE Loans Secured by RE

## NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFDF164[P0] + cc:RCFDF165[P0],  
IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF164[P0] + cc:RCONF165[P0],  
IF(uc:[UBPR9999](#)[P0] > '1990-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD3816[P0],  
IF(uc:[UBPR9999](#)[P0] > '1990-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON3816[P0],  
NULL))))

**UBPR3817**

## DESCRIPTION

Securities Underwriting

## NARRATIVE

The unsold portion of the reporting bank's own takedown in securities underwriting transactions. Includes note issuance facilities (NIFs) and revolving underwriting facilities (RUFs).

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3817[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3817[P0], NULL))

### **UBPR3818**

#### DESCRIPTION

All Other Unused Commitments

#### NARRATIVE

The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > '2010-01-01' ,cc:RCFDJ457[P0] + cc:RCFDJ458[P0] + cc:RCFDJ459[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > '2010-01-01' ,cc:RCONJ457[P0] + cc:RCONJ458[P0] + cc:RCONJ459[P0],IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCFD3818[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCON3818[P0],NULL))))

### **UBPR3819**

#### DESCRIPTION

Financial Standby Letters of Credit and Foreign Office Guarantees

#### FORMULA

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

### **UBPR3820**

#### DESCRIPTION

Amount of Financial Standby Letters of Credit Conveyed to Others

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3820[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3820[P0], NULL))

### **UBPR3821**

#### DESCRIPTION

Performance Standby Letters of Credit

#### FORMULA

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

### **UBPR3822**

#### DESCRIPTION

Amount of Performance Standby Letters of Credit Conveyed to Others

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3822[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3822[P0], NULL))

### **UBPR3833**

**DESCRIPTION**

Unused Commitments with maturity greater than one year

**NARRATIVE**

Unused commitments with an original maturity exceeding one year, from Call Report Schedule RC-R.

**FORMULA**

if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFDG624[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCONG624[P0], IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3833[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3833[P0], NULL))))

**UBPR6550****DESCRIPTION**

Unused Commitments on Commercial RE Loans Not Secured by RE

**NARRATIVE**

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD6550[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON6550[P0], NULL))

**UBPR9565****DESCRIPTION****SIZE CODE****FORMULA**

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

**UBPR9999****DESCRIPTION**

Reporting Date (CC,YR,MO,DA)

**FORMULA**

Context.Period.EndDate

**UBPRA521****DESCRIPTION**

First Lien 1-to-4 Family Residential Mortgage Loans: Outstanding Principal Balance of Mortgages Transferred as of the Report Date

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA521[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA521[P0], NULL))

**UBPRA522**



**DESCRIPTION**

First Lien 1-to-4 Family Residential Mortgage Loans: Amount of Recourse Exposure on these Mortgages as of the Report Date

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA522[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA522[P0], NULL))

**UBPRA523****DESCRIPTION**

Other Financial Assets: Outstanding Principal Balance of Assets Transferred as of the Report Date

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA523[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA523[P0], NULL))

**UBPRA524****DESCRIPTION**

Other Financial Assets: Amount of Recourse Exposure on these Assets as of the Report Date

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA524[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA524[P0], NULL))

**UBPRA534****DESCRIPTION**

Credit Derivatives Bank as Guarantor

**NARRATIVE**

Credit Derivatives on which the bank is guarantor.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRC968](#)[P0] + uc:[UBPRC970](#)[P0] + uc:[UBPRC972](#)[P0] + uc:[UBPRC974](#)[P0],  
IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDA534[P0],  
IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' and uc:[UBPRC752](#)[P0] =  
41,cc:RCONA534[P0],NULL)))

**UBPRA535****DESCRIPTION**

Credit Derivatives Bank as Beneficiary

**NARRATIVE**

Credit Derivatives on which the bank is beneficiary.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRC969](#)[P0] + uc:[UBPRC971](#)[P0] + uc:[UBPRC973](#)[P0] + uc:[UBPRC975](#)[P0],  
IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDA535[P0],  
IF(uc:[UBPR9999](#)[P0] > '1997-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' and uc:[UBPRC752](#)[P0] =  
41,cc:RCONA535[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))

**UBPRB790**

## DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - 1-4 Family Residential Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB790[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB790[P0], NULL))

**UBPRB791**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB791[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB791[P0], NULL))

**UBPRB792**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB792[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB792[P0], NULL))

**UBPRB793**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB793[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB793[P0], NULL))

**UBPRB794**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB794[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB794[P0], NULL))

**UBPRB795**

DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB795[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB795[P0], NULL))

## UBPRB796

### DESCRIPTION

Assets Sold With Recourse or Other Seller-Provided Credit Enhancements and Not Securitized - All Other Loans

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB796[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB796[P0], NULL))

## UBPRB797

### DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported in Item 11: 1-4 Family Residential Loans

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB797[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB797[P0], NULL))

## UBPRB798

### DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Home Equity Lines

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB798[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB798[P0], NULL))

## UBPRB799

### DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Credit Card Receivables

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB799[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB799[P0], NULL))

## UBPRB800

### DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Auto Loans

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB800[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB800[P0], NULL))



**UBPRB801**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Other Consumer Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB801[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB801[P0], NULL))

**UBPRB802**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: Commercial and Industrial Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB802[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB802[P0], NULL))

**UBPRB803**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Recourse or Other Seller-Provided Credit Enhancements Provided to Assets Reported In Item 11: All Other Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB803[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB803[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

## UBPRC968

DESCRIPTION

Credit Derivatives: Notional Amounts - Credit Default Swaps - Guarantor

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC968[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC968[P0], NULL))

## UBPRC969

DESCRIPTION

Credit Derivatives: Notional Amounts - Credit Default Swaps - Beneficiary

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC969[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC969[P0], NULL))

## UBPRC970

DESCRIPTION

Credit Derivatives: Notional Amounts - Total Return Swaps - Guarantor

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC970[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC970[P0], NULL))

## UBPRC971

DESCRIPTION

Credit Derivatives: Notional Amounts - Total Return Swaps - Beneficiary

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC971[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC971[P0], NULL))

## UBPRC972

DESCRIPTION

Credit Derivatives: Notional Amounts - Credit Options - Guarantor

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC972[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC972[P0], NULL))

**UBPRC973****DESCRIPTION**

Credit Derivatives: Notional Amounts - Credit Options - Beneficiary

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC973[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC973[P0], NULL))

**UBPRC974****DESCRIPTION**

Credit Derivatives: Notional Amounts - Other Credit Derivatives - Guarantor

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC974[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC974[P0], NULL))

**UBPRC975****DESCRIPTION**

Credit Derivatives: Notional Amounts - Other Credit Derivatives - Beneficiary

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC975[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC975[P0], NULL))

**UBPRD271****DESCRIPTION**

Unpaid Balance of All Loans Considered Renegotiated Troubled Debt and on Which Interest is Being Accrued

**FORMULA**

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR6550[P0] + uc:UBPR3818[P0] + uc:UBPR3814[P0] + uc:UBPR3815[P0] + cc:RCFDF164[P0] + cc:RCFDF165[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR6550[P0] + uc:UBPR3818[P0] + uc:UBPR3814[P0] + uc:UBPR3815[P0] + cc:RCONF164[P0] + cc:RCONF165[P0],IF(uc:UBPR9999[P0] > '1991-01-01' AND uc:UBPR9999[P0] < '2008-01-01',uc:UBPR6550[P0] + uc:UBPR3818[P0] + uc:UBPR3814[P0] + uc:UBPR3815[P0] + uc:UBPR3816[P0], NULL)))

**UBPRD293****DESCRIPTION**

FLAG THAT IDENTIFIES IF THE INSTITUTION IS FOREIGN OR DOMESTIC BASED ON FOREIGN BRANCHS, AGREEMENT EDGE FLAG AND IBF FLAG.

**FORMULA**

**UBPRD424**

## DESCRIPTION

Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

## FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, 0)))))),0))))))

**UBPRD655**

## DESCRIPTION

Standby Letters of Credit

## NARRATIVE

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

## FORMULA

uc:UBPR3819[P0] + uc:UBPR3821[P0]

**UBPRD658**

## DESCRIPTION

All Other Off-Balance Sheet Items

## NARRATIVE

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

#### FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'),uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3428[P0] + uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPR3428[P0] + uc:UBPR3433[P0] + uc:UBPR3430[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'),uc:UBPR3433[P0] + uc:UBPR3430[P0],NULL))))))

### UBPRE226

#### DESCRIPTION

Amount Conveyed to Others

#### NARRATIVE

The amount of standby letters of credit conveyed to others.

#### FORMULA

uc:UBPR3820[P0] + uc:UBPR3822[P0]

### UBPRE227

#### DESCRIPTION

Assets Securitized or Sold with Recourse

#### NARRATIVE

Outstanding principal balance of assets securitized and/or sold with recourse or other seller-provided credit enhancements.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-06-01',ExistingOf(uc:UBPRB705[P0],0) + ExistingOf(uc:UBPRB706[P0],0) + ExistingOf(uc:UBPRB707[P0],0) + ExistingOf(uc:UBPRB708[P0],0) + ExistingOf(uc:UBPRB709[P0],0) + ExistingOf(uc:UBPRB710[P0],0) + ExistingOf(uc:UBPRB711[P0],0) + ExistingOf(uc:UBPRB790[P0],0) + ExistingOf(uc:UBPRB791[P0],0) + ExistingOf(uc:UBPRB792[P0],0) + ExistingOf(uc:UBPRB793[P0],0) + ExistingOf(uc:UBPRB794[P0],0) + ExistingOf(uc:UBPRB795[P0],0) + ExistingOf(uc:UBPRB796[P0],0) + ExistingOf(cc:RCONFT08[P0],0) + ExistingOf(cc:RCONFT10[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2001-06-01',uc:UBPRA521[P0] + uc:UBPRA523[P0],NULL))

### UBPRE228

#### DESCRIPTION

Amount of Recourse Exposure

#### NARRATIVE

Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements on assets securitized and or/sold.

#### FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',Existingof(uc:UBPRE722[P0],0) + uc:UBPRB797[P0] + Existingof(uc:UBPRB798[P0],0) + Existingof(uc:UBPRB799[P0],0) + Existingof(uc:UBPRB800[P0],0) + Existingof(uc:UBPRB801[P0],0) + Existingof(uc:UBPRB802[P0],0) + uc:UBPRB803[P0],IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01',uc:UBPRB712[P0] + uc:UBPRB713[P0] + uc:UBPRB714[P0] + uc:UBPRB715[P0] + uc:UBPRB716[P0] + uc:UBPRB717[P0] + uc:UBPRB718[P0] + uc:UBPRB719[P0] + uc:UBPRB720[P0] + uc:UBPRB721[P0] + uc:UBPRB722[P0] + uc:UBPRB723[P0] + uc:UBPRB724[P0] + uc:UBPRB725[P0] + uc:UBPRB797[P0] + uc:UBPRB798[P0] + uc:UBPRB799[P0] + uc:UBPRB800[P0] + uc:UBPRB801[P0] + uc:UBPRB802[P0] + uc:UBPRB803[P0],IF(uc:UBPR9999[P0] < '2001-06-01' AND uc:UBPR9999[P0] > '1997-01-01',uc:UBPRA522[P0] + uc:UBPRA524[P0],NULL)))

## UBPRE229

### DESCRIPTION

Total Off-Balance Sheet Items

### NARRATIVE

The sum of all off-balance sheet items reported above.

### FORMULA

uc:UBPR3814[P0] + uc:UBPR3815[P0] + uc:UBPR3816[P0] + uc:UBPR6550[P0] + uc:UBPRD655[P0] + uc:UBPR3411[P0] + uc:UBPRE227[P0] + uc:UBPRD658[P0] + ExistingOf(uc:UBPRA534[P0],0) + ExistingOf(uc:UBPRA535[P0],0) + uc:UBPR3818[P0] + ExistingOf(uc:UBPR3817[P0],0)

## 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))

**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])

**UBPRF164****DESCRIPTION**

Unused Commitments on 1-4 Family Residential Construction Loans

**NARRATIVE**

The unused portions of commitments to extend credit for the specific purpose of constructing 1-4 family residential properties.

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDF164[P0], IF(uc:UBPR9999[P0] > '2007-01-01' and uc:UBPRC752[P0] = 41,cc:RCONF164[P0], NULL))

**UBPRF165**

## DESCRIPTION

Unused Commitments on Commercial RE, Other Construction & Land Development Loans

## NARRATIVE

The unused portions of all other commitments to fund commercial real estate, construction, and land development loans secured by real estate (other than commitments to fund 1-4 family residential construction).

## FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF165[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF165[P0], NULL)), NULL)

**UBPRF966**

## DESCRIPTION

Size Code CALC Helper 3QTRBACK

## FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25001) <= 25000, '0001','0001'))))))))

**UBPRF967**

## DESCRIPTION

Size Code CALC Helper 4QTRBACK

## FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25001) <= 25000, '0001','0001'))))))))

**UBPRF968**

## DESCRIPTION

Size Code CALC Helper 5QTRBACK

## FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25001) <= 25000, '0001','0001'))))))))

**UBPRF969**

## DESCRIPTION

Size Code CALC Helper 6QTRBACK

## FORMULA

```
IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002',  
IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))))
```