

# Analysis of Past Due, Nonaccrual & Restructured--Page 8A

## 1 Financial Institution LNS-90+ Days P/D

### 1.1 UBPRFC07

DESCRIPTION

FINANCIAL INSTITUTION LOANS 90+ DAYS PD RATIO

NARRATIVE

FORMULA

IF(uc:[UBPRD461](#)[P0] <> 0,PCTOF(uc:[UBPRFC04](#)[P0] , uc:[UBPRD461](#)[P0]),null)

## 2 -Nonaccrual

### 2.1 UBPRFC08

DESCRIPTION

FINANCIAL INSTITUTION LOANS NONACCRUAL RATIO

NARRATIVE

FORMULA

IF(uc:[UBPRD461](#)[P0] <> 0,PCTOF(uc:[UBPRFC05](#)[P0] , uc:[UBPRD461](#)[P0]),null)

## 3 -Total

### 3.1 UBPRFC09

DESCRIPTION

FINANCIAL INSTITUTION LOANS TOTAL DLNQT RATIO

NARRATIVE

FORMULA

IF(uc:[UBPRD461](#)[P0] <> 0,PCTOF(uc:[UBPRFC04](#)[P0] + uc:[UBPRFC05](#)[P0] , uc:[UBPRD461](#)[P0]),null)

## 4 -30-89 DAYS P/D

### 4.1 UBPRFC10

DESCRIPTION

FINANCIAL INSTITUTION LOANS 30-89 DAYS PD RATIO

NARRATIVE

FORMULA

IF(uc:[UBPRD461](#)[P0] <> 0,PCTOF(uc:[UBPRFC06](#)[P0] , uc:[UBPRD461](#)[P0]),null)

## 5 Coml & Indust LNS-90+ Days P/D

### 5.1 UBPRES497

#### DESCRIPTION

Coml & Indust LNS-90+ Days P/D %

#### NARRATIVE

Commercial and industrial loans past due 90 days or more and still accruing interest divided by total commercial and industrial loans.

#### FORMULA

PCTOF(uc:[UBPRD137](#)[P0],uc:[UBPRD125](#)[P0])

## 6 -Nonaccrual

### 6.1 UBPRES498

#### DESCRIPTION

Coml & Indust LNS-Nonaccrual %

#### NARRATIVE

Commercial and industrial loans on nonaccrual status divided by total commercial and industrial loans.

#### FORMULA

PCTOF(uc:[UBPRD132](#)[P0],uc:[UBPRD125](#)[P0])

## 7 -Total

### 7.1 UBPRES499

#### DESCRIPTION

Coml & Indust LNS - Total %

#### NARRATIVE

The sum of commercial and industrial loans past due 90 days or more and still accruing interest and commercial and industrial loans on nonaccrual status divided by total commercial and industrial loans.

#### FORMULA

PCTOF(uc:[UBPRD138](#)[P0],uc:[UBPRD125](#)[P0])

## 8 -30-89 DAYS P/D

### 8.1 UBPRES500

#### DESCRIPTION

Coml & Indust LNS-30-89 DAYS P/D %

#### NARRATIVE

Commercial and industrial loans past due 30-89 days divided by total commercial and industrial loans.

FORMULA

PCTOF(uc:[UBPRD136](#)[P0],uc:[UBPRD125](#)[P0])

## 9 Agricultural LNS-90+ Days P/D

### 9.1 UBPRES533

DESCRIPTION

Agricultural LNS-90+ Days P/D %

NARRATIVE

Loans to finance agricultural production that are 90 days or more past due and still accruing interest divided by total loans to finance agricultural production. Note that banks with less than \$300,000,000 assets report this item subject to a reporting threshold and as a supplement.

FORMULA

PCTOF(uc:[UBPRD122](#)[P0],uc:[UBPR1590](#)[P0])

## 10 -Nonaccrual

### 10.1 UBPRES534

DESCRIPTION

Agricultural LNS-Nonaccrual %

NARRATIVE

Loans to finance agricultural production that are on nonaccrual status divided by total loans to finance agricultural production. Note that banks with less than \$300,000,000 assets report this item subject to a reporting threshold and as a supplement.

FORMULA

PCTOF(uc:[UBPR1583](#)[P0],uc:[UBPR1590](#)[P0])

## 11 -Total

### 11.1 UBPRES535

DESCRIPTION

Agricultural LNS-Total %

NARRATIVE

The sum of loans to finance agricultural production that are 90 days or more past due and still accruing interest and loans to finance agricultural production that are on nonaccrual status divided by total loans to finance agricultural production. Note that banks with less than \$300,000,000 assets report this item subject to a reporting threshold and as a supplement.

FORMULA

PCTOF(uc:[UBPRD187](#)[P0],uc:[UBPR1590](#)[P0])

## 12 -30-89 DAYS P/D

### 12.1 UBPRES36

#### DESCRIPTION

Agricultural LNS-30-89 DAYS P/D %

#### NARRATIVE

Loans to finance agricultural production that are 30-89 days past due divided by total loans to finance agricultural production. Note that banks with less than \$300,000,000 assets report this item subject to a reporting threshold and as a supplement.

#### FORMULA

PCTOF(uc:[UBPRD123](#)[P0],uc:[UBPR1590](#)[P0])

## 13 Loans to Individuals-90+ Days P/D

### 13.1 UBPRES01

#### DESCRIPTION

Loans to Individuals 90 + Days P/D %

#### NARRATIVE

Loans to individuals 90 days or more past due and still accruing interest divided by total loans to individuals.

#### FORMULA

PCTOF(uc:[UBPRD181](#)[P0],uc:[UBPRD175](#)[P0])

## 14 -Nonaccrual

### 14.1 UBPRES02

#### DESCRIPTION

Loans to Individuals - Nonaccrual %

#### NARRATIVE

Loans to individuals on nonaccrual status divided by total loans to individuals.

#### FORMULA

PCTOF(uc:[UBPRD180](#)[P0],uc:[UBPRD175](#)[P0])

## 15 -Total

### 15.1 UBPRES03

#### DESCRIPTION

Loans to Individuals - Total %

#### NARRATIVE

The sum of loans to individuals 90 days or more past due and still accruing interest and loans to individuals on nonaccrual status divided by total loans to individuals.

FORMULA

PCTOF(uc:[UBPRD183](#)[P0],uc:[UBPRD175](#)[P0])

## 16 -30-89 DAYS P/D

### 16.1 UBPRES04

DESCRIPTION

Loans to Individuals 30-89 DAYS P/D %

NARRATIVE

Loans to individuals 30-89 days past due divided by total loans to individuals.

FORMULA

PCTOF(uc:[UBPRD182](#)[P0],uc:[UBPRD175](#)[P0])

## 17 Credit Card Plans-90+ Days P/D

### 17.1 UBPRES21

DESCRIPTION

Credit Card Plans-90+ Days P/D %

NARRATIVE

Credit card loans that are 90 days or more past due and still accruing interest divided by total credit card loans.

FORMULA

PCTOF(uc:[UBPRB576](#)[P0],uc:[UBPRD146](#)[P0])

## 18 -Nonaccrual

### 18.1 UBPRES22

DESCRIPTION

Credit Card Plans-Nonaccrual %

NARRATIVE

Credit card loans that are on nonaccrual status divided by total credit card loans.

FORMULA

PCTOF(uc:[UBPRB577](#)[P0],uc:[UBPRD146](#)[P0])

## 19 -Total

### 19.1 UBPRES23

**DESCRIPTION**

Credit Card Plans-Total %

**NARRATIVE**

The sum of credit card loans that are 90 days or more past due and still accruing interest and credit card loans that are on nonaccrual status divided by total credit card loans.

**FORMULA**

PCTOF(uc:[UBPRD095](#)[P0],uc:[UBPRD146](#)[P0])

**20 -30-89 DAYS P/D****20.1 UBPRE524****DESCRIPTION**

Credit Card Plans-30-89 DAYS P/D %

**NARRATIVE**

Credit card loans that are 30-89 days past due divided by total credit card loans.

**FORMULA**

PCTOF(uc:[UBPRB575](#)[P0],uc:[UBPRD146](#)[P0])

**21 Auto Loans****21.1 UBPRFC11****DESCRIPTION**

AUTO LOANS 90+ DAYS PD RATIO

**NARRATIVE****FORMULA**

IF(uc:UBPRk137[P0] <> 0,PCTOF(uc:[UBPRK214](#)[P0] , uc:[UBPRK137](#)[P0]),null)

**22 -Nonaccrual****22.1 UBPRFC12****DESCRIPTION**

AUTO LOANS NONACCRUAL RATIO

**NARRATIVE****FORMULA**

IF(uc:UBPRk137[P0] <> 0,PCTOF(uc:[UBPRK215](#)[P0] , uc:[UBPRK137](#)[P0]),null)

**23 -Total**

## 23.1 UBPRFC13

### DESCRIPTION

AUTO LOANS TOTAL DLNQT RATIO

### NARRATIVE

### FORMULA

IF(uc:UBPRk137[P0] <> 0,PCTOF(uc:[UBPRK214](#)[P0] + uc:[UBPRK215](#)[P0] , uc:[UBPRK137](#)[P0]),null)

## 24 -30-89 DAYS P/D

### 24.1 UBPRFC14

#### DESCRIPTION

AUTO LOANS 30-89 DAYS PD RATIO

#### NARRATIVE

#### FORMULA

IF(uc:UBPRk137[P0] <> 0,PCTOF(uc:[UBPRK213](#)[P0] , uc:[UBPRK137](#)[P0]),null)

## 25 Non-depository, Other and Muni-90+ Days P/D

### 25.1 UBPRE537

#### DESCRIPTION

Other LN&LS-90+ Days P/D %

#### NARRATIVE

Other loans and leases that are 90 days or more past due and still accruing interest divided by total other loans and leases. Includes non-depository, other and municipal loans.

#### FORMULA

PCTOF(uc:[UBPRD258](#)[P0],uc:[UBPRD253](#)[P0])

## 26 -Nonaccrual

### 26.1 UBPRE538

#### DESCRIPTION

Other LN&LS-Nonaccrual %

#### NARRATIVE

Other loans and leases that are on nonaccrual status divided by total other loans and leases. Includes non-depository, other and municipal loans.

#### FORMULA

PCTOF(uc:[UBPRD256](#)[P0],uc:[UBPRD253](#)[P0])

## 27 -Total

### 27.1 UBPRES539

#### DESCRIPTION

Other LN&LS-Total %

#### NARRATIVE

The sum of other loans and leases that are 90 days or more past due and still accruing interest and other loans and leases that are on nonaccrual status divided by total other loans and leases. Includes non-depository, other and municipal loans.

#### FORMULA

PCTOF(uc:[UBPRD259](#)[P0],uc:[UBPRD253](#)[P0])

## 28 -30-89 DAYS P/D

### 28.1 UBPRES540

#### DESCRIPTION

Other LN&LS-30-89 DAYS P/D %

#### NARRATIVE

Other loans and leases that are 30-89 days past due divided by total other loans and leases. Includes non-depository, other and municipal loans.

#### FORMULA

PCTOF(uc:[UBPRD257](#)[P0],uc:[UBPRD253](#)[P0])

## 29 Lease Financing-90+ Days P/D

### 29.1 UBPRES529

#### DESCRIPTION

Lease Financing-90+ Days P/D %

#### NARRATIVE

Lease financing receivables that are 90 days or more past due and still accruing interest divided by total lease financing receivables.

#### FORMULA

PCTOF(uc:[UBPRD278](#)[P0],uc:[UBPRD274](#)[P0])

## 30 -Nonaccrual

### 30.1 UBPRES530

#### DESCRIPTION

Lease Financing-Nonaccrual %



**NARRATIVE**

Lease financing receivables that are on nonaccrual status divided by total lease financing receivables.

**FORMULA**

PCTOF(uc:[UBPRD276](#)[P0],uc:[UBPRD274](#)[P0])

**31 -Total****31.1 UBPRES31****DESCRIPTION**

Lease Financing-Total %

**NARRATIVE**

The sum of lease financing receivables that are 90 days or more past due and still accruing interest and lease financing receivables that are on nonaccrual status divided by total lease financing receivables.

**FORMULA**

PCTOF(uc:[UBPRD277](#)[P0],uc:[UBPRD274](#)[P0])

**32 -30-89 DAYS P/D****32.1 UBPRES32****DESCRIPTION**

Lease Financing-30-89 DAYS P/D %

**NARRATIVE**

Lease financing receivables that are 30-89 days past due divided by total lease financing receivables.

**FORMULA**

PCTOF(uc:[UBPRD279](#)[P0],uc:[UBPRD274](#)[P0])

**33 Leases to Individuals-90+ Days P/D****33.1 UBPRFC15****DESCRIPTION**

LEASES TO INDIVIDUALS 90+ DAYS RATIO

**NARRATIVE****FORMULA**

IF(uc:[UBPRF162](#)[P0] <> 0,PCTOF(uc:[UBPRF167](#)[P0] , uc:[UBPRF162](#)[P0]),null)

**34 -Nonaccrual****34.1 UBPRFC16**

## DESCRIPTION

LEASES TO INDIVIDUALS NONACCRUAL RATIO

## NARRATIVE

## FORMULA

IF(uc:[UBPRF162](#)[P0] <> 0, PCTOF(uc:[UBPRF168](#)[P0] , uc:[UBPRF162](#)[P0]),null)**35 -Total****35.1 UBPRFC17**

## DESCRIPTION

LEASES TO INDIVIDUALS TOTAL DLNQT RATIO

## NARRATIVE

## FORMULA

IF(uc:[UBPRF162](#)[P0] <> 0, PCTOF(uc:[UBPRF167](#)[P0] + uc:[UBPRF168](#)[P0] , uc:[UBPRF162](#)[P0]),null)**36 -30-89 DAYS P/D****36.1 UBPRFC18**

## DESCRIPTION

LEASES TO INDIVIDUALS 30-89 DAYS RATIO

## NARRATIVE

## FORMULA

IF(uc:[UBPRF162](#)[P0] <> 0,PCTOF(uc:[UBPRF166](#)[P0] , uc:[UBPRF162](#)[P0]),null)**37 All Other Leases-90+ Days P/D****37.1 UBPRFC19**

## DESCRIPTION

ALL OTHER LEASES 90+ DAYS RATIO

## NARRATIVE

## FORMULA

PCTOF(uc:[UBPRF170](#)[P0] , uc:[UBPRF163](#)[P0])**38 -Nonaccrual****38.1 UBPRFC20**

## DESCRIPTION

ALL OTHER LEASES NONACCRUAL RATIO

NARRATIVE

FORMULA

PCTOF(uc:[UBPRF171](#)[P0] , uc:[UBPRF163](#)[P0])

## 39 -Total

### 39.1 UBPRFC21

DESCRIPTION

ALL OTHER LEASES TOTAL DLNQT RATIO

NARRATIVE

FORMULA

PCTOF(uc:[UBPRF170](#)[P0] + uc:[UBPRF171](#)[P0] , uc:[UBPRF163](#)[P0])

## 40 -30-89 DAYS P/D

### 40.1 UBPRFC22

DESCRIPTION

ALL OTHER LEASES 30-89 DAYS RATIO

NARRATIVE

FORMULA

PCTOF(uc:[UBPRF169](#)[P0] , uc:[UBPRF163](#)[P0])

## 41 Total LN&LS-90+ Days Past Due

### 41.1 UBPRES41

DESCRIPTION

Total Loans and Leases 90+ Days Past Due to Gross Loans and Leases

NARRATIVE

The sum of loans and lease financing receivables past due at least 90 days, and still in accrual status, divided by gross loans and lease-financing receivables outstanding.

FORMULA

PCTOF(uc:[UBPRD667](#)[P0],uc:[UBPRE131](#)[P0])

## 42 -Nonaccrual

### 42.1 UBPRES42

**DESCRIPTION**

Total LN&LS-Nonaccrual %

**NARRATIVE**

Total loans and leases on nonaccrual status divided by total loans and leases.

**FORMULA**

PCTOF(uc:[UBPRD669](#)[P0],uc:[UBPRE131](#)[P0])

**43 -Total****43.1 UBPR7414****DESCRIPTION**

Noncurrent Loans and Leases to Gross Loans and Leases

**NARRATIVE**

The sum of loans and lease financing receivables past due at least 90 days, plus those in nonaccrual status, divided by gross loans and lease-financing receivables outstanding.

**FORMULA**

PCTOF(uc:[UBPR1400](#)[P0],uc:[UBPRE131](#)[P0])

**44 -30-89 DAYS P/D****44.1 UBPRE544****DESCRIPTION**

Total LN&LS-30-89 DAYS Past Due %

**NARRATIVE**

Total loans and leases 30-89 days past due divided by total loans and leases.

**FORMULA**

PCTOF(uc:[UBPRD668](#)[P0],uc:[UBPRE131](#)[P0])

**45 Non-Cur LN&LS to-LN&LS Allowance****45.1 UBPRE545****DESCRIPTION**

Non-Cur LN&LS to-LN&LS Allowance

**NARRATIVE**

Total 90+ days past due and nonaccrual loans and leases divided by the allowance for loan and lease losses.

**FORMULA**

PCTOF(uc:[UBPR1400](#)[P0],uc:[UBPR3123](#)[P0])

## 46 -Equity Capital

### 46.1 UBPRE546

#### DESCRIPTION

Noncurr LN&LS to Equity Capital

#### NARRATIVE

Total 90+ days past due and nonaccrual loans and leases divided by total equity capital.

#### FORMULA

PCTOF(uc:[UBPR1400](#)[P0],uc:[UBPRD660](#)[P0])

## 47 % Total P/D LN&LS-Incl Nonaccrual

### 47.1 UBPRE547

#### DESCRIPTION

% Total P/D LN&LS-Incl Nonaccrual

#### NARRATIVE

Total 90+ days past due, nonaccrual and 30-89 days past due loans and leases divided by gross loans and leases.

#### FORMULA

PCTOF(uc:[UBPRD260](#)[P0],uc:[UBPRE131](#)[P0])

## 48 Non Curr LNS+OREO to LNS+OREO

### 48.1 UBPRE549

#### DESCRIPTION

Non-Curr LNS+OREO to LNS+OREO

#### NARRATIVE

The sum of: loans and leases 90 days and over past due and still accruing, loans and leases on nonaccrual, and all other real estate owned (non-investment) divided by the sum of total loans and leases and all other real estate owned (non-investment).

#### FORMULA

PCTOF(uc:[UBPRD261](#)[P0],uc:[UBPRD270](#)[P0])

## 49 Non Curr LNS+OREO to T1 Cap Allow

### 49.1 UBPRNC98

#### DESCRIPTION

Non-Current Loans and leases and all other real estate owned divided by Tier 1 Capital plus ALLL

#### NARRATIVE

Non-Current Loans and leases and all other real estate owned divided by Tier 1 Capital plus ALLL

FORMULA

PCTOF(uc:[UBPRD261](#)[P0],uc:[UBPR3792](#)[P0])

## 50 Non-Curr Restruct Debt/Gr LN&LS

### 50.1 UBPRE550

DESCRIPTION

Non-Curr Restruct Debt/Gr LN&LS

NARRATIVE

Total restructured debt that is 90+ days past due or on nonaccrual by its revised terms divided by gross loans and leases.

FORMULA

PCTOF(uc:[UBPRD262](#)[P0],uc:[UBPRE131](#)[P0])

## 51 Curr+Non-Curr Restruct/GR LN&LS

### 51.1 UBPRE551

DESCRIPTION

Curr+Non-Curr Restruct/GR LN&LS

NARRATIVE

Total of restructured loans and leases that are current 90+ days past due, on nonaccrual divided by gross loans and leases.

FORMULA

PCTOF(uc:[UBPRD263](#)[P0],uc:[UBPRE131](#)[P0])

## 52 Current Restruct LN&LS

### 52.1 UBPRE552

DESCRIPTION

Current Restruct LN&LS %

NARRATIVE

Total loans and leases restructured and in compliance with modified terms as a percentage of total loans and leases.

FORMULA

PCTOF(uc:[UBPRD673](#)[P0],uc:[UBPRD245](#)[P0])

## 53 Loans Sec 1-4 Fam RE in Forclosure as % Total Loans Sec 1-4 Fam RE

### 53.1 UBPRF896

**DESCRIPTION**

Loans Sec 1-4 Fam RE in Forclosure as % Total Loans Sec 1-4 Fam RE

**NARRATIVE**

Loans secured by 1-4 family real estate in foreclosure divided by total loans secured by 1-4 family real estate.

**FORMULA**

IF (uc:[UBPR9999](#)[P0] > '2008-01-01',PCTOF(cc:RCONF577[P0],uc:[UBPRD214](#)[P0]),NULL)

**54 Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D****54.1 UBPRK264****DESCRIPTION**

Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D

**NARRATIVE**

Loans and leases wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) that are 90 days or more past due and still accruing interest divided by total loans and leases that are 90 days or more past due and still accruing interest.

**FORMULA**

PCTOF(uc:[UBPR5616](#)[P0],uc:[UBPRD667](#)[P0])

**55 Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS****55.1 UBPRK265****DESCRIPTION**

Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS

**NARRATIVE**

Loans and leases wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) that are on nonaccrual status divided by total loans and leases that are on nonaccrual status.

**FORMULA**

PCTOF(uc:[UBPR5617](#)[P0],uc:[UBPRD669](#)[P0])

**56 Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D****56.1 UBPRK266****DESCRIPTION**

Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D

**NARRATIVE**

Loans and leases wholly or partially guaranteed by the U.S. Government (excluding loans and leases covered by loss-sharing agreements with the FDIC) that are 30-89 days past due divided by total loans and leases that are 30-89 days past due.

FORMULA

PCTOF(uc:[UBPR5615](#)[P0],uc:[UBPRD668](#)[P0])



## Referenced Concepts

### UBPR1227

#### DESCRIPTION

Lease Financing Receivables - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1227[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1227[P0], NULL))

### UBPR1228

#### DESCRIPTION

Lease Financing Receivables - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1228[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1228[P0], NULL))

### UBPR1255

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1255[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1255[P0], NULL))

### UBPR1256

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1256[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1256[P0], NULL))

### UBPR1271

#### DESCRIPTION

Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 30-89 Days and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1271[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1271[P0], NULL))

### UBPR1272

#### DESCRIPTION

Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1272[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1272[P0], NULL))

**UBPR1400**

## DESCRIPTION

Total Non-Current LN&LS

## NARRATIVE

The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual.

## FORMULA

uc:[UBPRD667](#)[P0] + uc:[UBPRD669](#)[P0]

**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))))

**UBPR1583**

## DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1583[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1583[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))

**UBPR1594**

## DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 30-89 Days and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1594[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1594[P0], NULL))

**UBPR1597**

**DESCRIPTION**

Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 90 Days or More and Still Accruing

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1597[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1597[P0], NULL))

**UBPR1607****DESCRIPTION**

Commercial and Industrial Loans - Past Due 90 Days or More and Still Accruing

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1607[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1607[P0], NULL))

**UBPR1608****DESCRIPTION**

Commercial and Industrial Loans - Nonaccrual

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1608[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1608[P0], NULL))

**UBPR1616****DESCRIPTION**

Current Other Restructured LN&LS

**NARRATIVE**

Other restructured loan and leases still current by their restructured terms.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCONK158[P0] + cc:RCONK159[P0] + cc:RCONK160[P0] + cc:RCONK161[P0] + cc:RCONK162[P0] + cc:RCFDK163[P0] + cc:RCFDK164[P0] + cc:RCFDK165[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCONK158[P0] + cc:RCONK159[P0] + cc:RCONK160[P0] + cc:RCONK161[P0] + cc:RCONK162[P0] + cc:RCONK256[P0] + cc:RCONK165[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1616[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON1616[P0], NULL))))

**UBPR1659****DESCRIPTION**

Restructured Loans and Leases, Other Loans and Leases - Past Due 90-Days or More and Still Accruing

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2019-01-01', Existingof(cc:RCFDHK27[P0],cc:RCONHK27[P0]),IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCONk109[P0] + cc:RCONk106[P0] + cc:RCONk112[P0] + cc:RCONk115[P0] + cc:RCONk118[P0] + cc:RCFDk121[P0] + cc:RCFDk124[P0] + cc:RCFDk127[P0] + uc:[UBPRF662](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONk109[P0] + cc:RCONk106[P0] + cc:RCONk112[P0] + cc:RCONk115[P0] + cc:RCONk118[P0] + cc:RCONK258[P0] + cc:RCONk127[P0] + uc:[UBPRF662](#)[P0] , Existingof(cc:RCFD1659[P0], cc:RCON1659[P0]) + Existingof(uc:[UBPRF662](#)[P0],0))))

**UBPR1661**

## DESCRIPTION

Restructured LN&LS Nonaccrual

## NARRATIVE

Restructured loans and leases on which interest is no longer being accrued.

## FORMULA

IF(uc:UBPR9999[P0] > '2019-01-01', Existingof(cc:RCFDHK28[P0],cc:RCONHK28[P0]),IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCONK107[P0] + cc:rconk110[P0] + cc:RCONF663[P0] + cc:rconk113[P0] + cc:RCONK116[P0] + cc:rconk119[P0] + cc:RCFDK122[P0] + cc:RCFDK125[P0] + cc:RCFDK128[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK107[P0] + cc:rconk110[P0] + cc:RCONF663[P0] + cc:rconk113[P0] + cc:RCONK116[P0] + cc:rconk119[P0] + cc:rconk259[P0] + cc:rconk128[P0], IF(uc:UBPR9999[P0] > '2008-01-01' and uc:UBPR9999[P0] < '2011-01-01'and uc:UBPRC752[P0] = 31,cc:RCFD1661[P0] + cc:rconf663[P0], IF(uc:UBPR9999[P0] > '2008-01-01' and uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCON1661[P0] + cc:rconf663[P0], IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2008-01-01' and uc:UBPRC752[P0] = 31,cc:RCFD1661[P0],IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2008-01-01' and uc:UBPRC752[P0] = 41,cc:RCON1661[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))

**UBPR1791**

## DESCRIPTION

Leasing Financing Receivables of Non-U.S. Addressees (Domicile) - Nonaccrual

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1791[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1791[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))))

**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))

**UBPR2122**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2122[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2122[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)))

**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))

### **UBPR2769**

#### DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Construction and Land Development, and Other Land Loans - Past Due 90 or More Days and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON2769[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2769[P0], NULL))

### **UBPR3123**

#### DESCRIPTION

Loan and Lease Allowance

#### NARRATIVE

The allowance for loan and lease losses.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3123[P0], NULL))

### **UBPR3210**

#### DESCRIPTION

Total Bank Equity Capital

#### NARRATIVE

Total bank equity capital from Call Report Schedule RC.

#### FORMULA

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

### **UBPR3492**

#### DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Construction and Land Development, and Other Land Loans - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3492[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3492[P0], NULL))

**UBPR3494**

## DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Farmland - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3494[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3494[P0], NULL))

**UBPR3495**

## DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Farmland - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3495[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3495[P0], NULL))

**UBPR3500**

## DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3500[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3500[P0], NULL))

**UBPR3501**

## DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3501[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3501[P0], NULL))

**UBPR3503**

## DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Nonfarm Nonresidential Properties - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3503[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3503[P0], NULL))

**UBPR3504**

## DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Nonfarm Nonresidential Properties - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3504[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3504[P0], NULL))

**UBPR3632**

## DESCRIPTION

Retained Earnings

## NARRATIVE

Rtained earnings from Call Report Schedules RC and RC-R.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3632[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3632[P0], NULL))

**UBPR3792**

## DESCRIPTION

Tier 1 Capital plus Allowance adjusted for CECL phase-in capital double counting

## NARRATIVE

Tier 1 Capital plus Allowance for Loan and Lease Losses or Allowance for Credit Losses (used as denominator in concentration calculations) adjusted for the amount of CECL phase in capital included in both Allowance and Tier 1 Capital. This is the denominator for concentration calculations and this double counting is to be removed per agency guidelines. This adjustment only impacts CECL banks phasing in the capital impact

## FORMULA

uc:[UBPR8274](#)[P0] + uc:[UBPR3123](#)[P0] + if(existingof(cc:RCOAJJ29[P0],0) = 0,0,if(existingof(cc:RCFDMW53[P0],cc:RCONMW53[P0],-99) = -99,uc:[UBPR3632](#)[P0]-existingof(cc:RCOAKW00[P0],cc:RCFAKW00[P0],uc:[UBPR3632](#)[P0]),-existingof(cc:RCFDMW53[P0],cc:RCONMW53[P0])))

**UBPR4665**

## DESCRIPTION

Recoveries on Loans to Finance Agricultural Production and Other Loans to Farmers

## FORMULA

cc:RIAD4665[P0]

**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))

**UBPR5380**

## DESCRIPTION



Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5380[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5380[P0], NULL))

**UBPR5381**

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 Days and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5381[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5381[P0], NULL))

**UBPR5382**

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: To Foreign Banks - Nonaccrual

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5382[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5382[P0], NULL))

**UBPR5389**

DESCRIPTION

Loans to Foreign Governments and Official Institutions - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5389[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5389[P0], NULL))

**UBPR5390**

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 or More Days and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5390[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5390[P0], NULL))

**UBPR5391**

DESCRIPTION

Loans to Foreign Governments and Official Institutions - Nonaccrual

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5391[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5391[P0], NULL))

**UBPR5399**

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties And Extended Under Lines of Credit - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5399[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5399[P0], NULL))

### UBPR5400

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties and Extended Under Lines of Credit - Nonaccrual

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5400[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5400[P0], NULL))

### UBPR5401

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: All Other - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RCONC236[P0] + cc:RCONC238[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RCON5401[P0], NULL))

### UBPR5403

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: All Other - Nonaccrual

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5403[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5403[P0], NULL))

### UBPR5459

DESCRIPTION

All Other Loans - Past Due 30 through 89 Days or More and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5459[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5459[P0], NULL))

### UBPR5460

DESCRIPTION

All Other Loans - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5460[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5460[P0], NULL))

### UBPR5461

DESCRIPTION

## All Other Loans - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5461[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5461[P0], NULL))

**UBPR5615**

## DESCRIPTION

Gtyd Portion of LN&LS 30-89 Days P/D

## NARRATIVE

The portion of loans and leases past due 30-89 days that are wholly or partially guaranteed by the U.S. Government and loans and leases covered by loss-sharing agreements with the FDIC.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDK039[P0] + cc:RCFDK042[P0] + cc:RCFDK102[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK039[P0] + cc:RCONK042[P0] + existingof(cc:RCONK102[P0],0), IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD5615[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON5615[P0], NULL))))

**UBPR5616**

## DESCRIPTION

Gtyd Portion of LN&LS 90+ Days P/D

## NARRATIVE

The portion of loans and leases past due over 90 days and still accruing interest that are wholly or partially guaranteed by the U.S. Government and loans and leases covered by loss-sharing agreements with the FDIC.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDK040[P0] + cc:RCFDK043[P0] + cc:RCFDK103[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK040[P0] + cc:RCONK043[P0] + Existingof(cc:RCONK103[P0],0), IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD5616[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON5616[P0], NULL))))

**UBPR5617**

## DESCRIPTION

Gtyd Portion of LN&LS on Nonaccrual

## NARRATIVE

The portion of loans and leases on nonaccrual status that are wholly or partially guaranteed by the U.S. Government and loans and leases covered by loss-sharing agreements with the FDIC.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDK041[P0] + cc:RCFDK044[P0] + cc:RCFDK104[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK041[P0] + cc:RCONK044[P0] + Existingof(cc:RCONK104[P0],0), IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD5617[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON5617[P0], NULL))))

**UBPR8274**

**DESCRIPTION**

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

**NARRATIVE**

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

**FORMULA**

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

**UBPR9999****DESCRIPTION**

Reporting Date (CC,YR,MO,DA)

**FORMULA**

Context.Period.EndDate

**UBPRB528****DESCRIPTION**

Loans Not Held For Sale

**NARRATIVE**

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

**FORMULA**

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

**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))

### **UBPRB575**

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB575[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB575[P0], NULL))

### **UBPRB576**

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB576[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB576[P0], NULL))

**UBPRB577**

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB577[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB577[P0], NULL))

**UBPRB578**

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 30 through 89 Days and Still Accruing

FORMULA

ExistingOf(cc:RCFDB578[P0], cc:RCONB578[P0], cc:RCFDK213[P0], cc:RCONK213[P0], cc:RCFDK216[P0], cc:RCONK216[P0])

**UBPRB579**

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk214[P0] + cc:RCFDK217[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK214[P0] + cc:RCONK217[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB579[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB579[P0], NULL))))

**UBPRB580**

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Nonaccrual

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk215[P0] + cc:RCFDK218[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK215[P0] + cc:RCONK218[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB580[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB580[P0], NULL))))

**UBPRC229**

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens-Nonaccrual

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC229[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC229[P0], NULL))

**UBPRC230****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens-Nonaccrual

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC230[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC230[P0], NULL))

**UBPRC236****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 30 through 89 Days and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC236[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC236[P0], NULL))

**UBPRC237****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 90 Days or More and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC237[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC237[P0], NULL))

**UBPRC238****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 30 through 89 Days and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC238[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC238[P0], NULL))

**UBPRC239****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 90 Days or More and Still Accruing

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCONC239[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCONC239[P0], NULL))

## **UBPRC752**

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

## **UBPRC979**

DESCRIPTION

Foreclosed Properties From "GNMA Loans"

FORMULA

cc:RCONC979[P0]

## **UBPRD095**

DESCRIPTION

PAST DUE CREDIT CARD LOANS 90 DAYS AND ON NONACCRUAL BASIS

FORMULA

uc:[UBPRB576](#)[P0] + uc:[UBPRB577](#)[P0]

## **UBPRD121**

DESCRIPTION

Institution Agriculture Loan Loss Amount

FORMULA

cc:RIAD4655[P0] - uc:[UBPR4665](#)[P0]

## **UBPRD122**

DESCRIPTION

PAST DUE AGRICULTURAL LOANS 90 DAYS OR MORE PAST DUE.

FORMULA

uc:[UBPR1597](#)[P0]

## **UBPRD123**

DESCRIPTION

PAST DUE AGRICULTURAL LOANS 30 TO 89 DAYS PAST DUE

FORMULA

uc:[UBPR1594](#)[P0]



**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))

**UBPRD132**

## DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS IN NONACCRUAL STATUS

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1253[P0] + uc:UBPR1256[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1608[P0],NULL))

**UBPRD133**

## DESCRIPTION

COMMERCIAL AND INDUSTRIAL LOANS IN NONACCRUAL STATUS FROM SCHEDULE RC-N

## FORMULA

uc:UBPRD132[P0]

**UBPRD134**

## DESCRIPTION

Institution 30 to 89 Days Past Due Commercial and Industrial Loans Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON1606[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1251[P0] + cc:RCFD1254[P0],NULL))

**UBPRD135**

## DESCRIPTION

Institution 90 Day or More Past Due Commercial and Industrial Loans Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1252[P0] + uc:UBPR1255[P0],NULL))

**UBPRD136**

## DESCRIPTION

TOTAL COMMERCIAL AND INDUSTRIAL LOANS PAST DUE 30 THROUGH 89 DAYS AND STILL ACCRUING INTEREST

## FORMULA

uc:[UBPRD134](#)[P0]

### **UBPRD137**

DESCRIPTION

TOTAL COMMERCIAL AND INDUSTRIAL LOANS PAST DUE 90 DAYS OR MORE AND STILL ACCRUING INTEREST

FORMULA

uc:[UBPRD135](#)[P0]

### **UBPRD138**

DESCRIPTION

TOTAL COMMERCIAL AND INDUSTRIAL LOANS NONCURRENT

FORMULA

uc:[UBPRD133](#)[P0] + uc:[UBPRD137](#)[P0]

### **UBPRD140**

DESCRIPTION

INSTITUTION CONSUMER LOANS AMOUNT

FORMULA

uc:[UBPRB539](#)[P0] + uc:[UBPR2011](#)[P0]

### **UBPRD146**

DESCRIPTION

CONSUMER LOANS

FORMULA

uc:[UBPRB538](#)[P0]

### **UBPRD175**

DESCRIPTION

LOANS TO INDIVIDUALS

FORMULA

uc:[UBPRD140](#)[P0] + uc:[UBPRD146](#)[P0]

### **UBPRD180**

DESCRIPTION

NONACCRUAL OTHER LOANS TO INDIVIDUALS FOR HOUSEHOLD, FAMILY AND OTHER PERSONAL EXPENDITURES

FORMULA

uc:[UBPRB580](#)[P0] + uc:[UBPRB577](#)[P0]

**UBPRD181**

## DESCRIPTION

OTHER LOANS TO INDIVIDUALS 90 DAYS OR MORE PAST DUE AND STILL ACCRUING INTEREST

## FORMULA

uc:[UBPRB579](#)[P0] + uc:[UBPRB576](#)[P0]**UBPRD182**

## DESCRIPTION

OTHER LOANS TO INDIVIDUALS 30 TO 89 DAYS PAST DUE

## FORMULA

uc:[UBPRB578](#)[P0] + uc:[UBPRB575](#)[P0]**UBPRD183**

## DESCRIPTION

PAST DUE LOANS TO INDIVIDUALS 90 DAYS AND ON NONACCRUAL BASIS

## FORMULA

uc:[UBPRB579](#)[P0] + uc:[UBPRB580](#)[P0] + uc:[UBPRD095](#)[P0]**UBPRD187**

## DESCRIPTION

AGRICULTURAL LOANS PAST DUE 90 DAYS OR MORE AND NONACCRUAL

## FORMULA

uc:[UBPR1597](#)[P0] + uc:[UBPR1583](#)[P0]**UBPRD203**

## DESCRIPTION

Institution Nonaccrual Real Estate Loans Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCONF176[P0] + uc:[UBPRF177](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPRF182](#)[P0] + uc:[UBPRF183](#)[P0] + Existingof(cc:RCFNB574[P0],0),IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF176[P0] + uc:[UBPRF177](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPRF182](#)[P0] + uc:[UBPRF183](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0] + cc:RCFNB574[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPR5403](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0] + cc:RCFNB574[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPR5403](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0],NULL))))))

**UBPRD214**

## DESCRIPTION

Real Estate Loans Secured by 1-4 Family Residential Properties

## FORMULA

cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0]

**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

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

**UBPRD253**

## DESCRIPTION

Other Real Estate Owned Plus Non-Performing Loans Plus Restructured

## FORMULA

uc:UBPR2107[P0] + uc:UBPR1563[P0] + if(existsnonnil(uc:UBPRD121[P0]),0,cc:RCON1590[P0])

**UBPRD256**

## DESCRIPTION

All Other Loans and Lease Financing Receivables in Nonaccrual Status

## FORMULA

IF(uc:UBPRC752[P0] = 31,uc:UBPR5461[P0],IF(uc:UBPRC752[P0] = 41,uc:UBPR5461[P0] - (IF(ExistsNonNil(cc:RCON1583[P0]),cc:RCON1583[P0],0)),NULL))

**UBPRD257**

## DESCRIPTION

All Other Loans and Lease Financing Receivables Past Due 30-89 Days

## FORMULA

IF(uc:UBPRC752[P0] = 31,uc:UBPR5459[P0],IF(uc:UBPRC752[P0] = 41,uc:UBPR5459[P0] - (IF(ExistsNonNil(cc:RCON1594[P0]),cc:RCON1594[P0],0)),NULL))

**UBPRD258**

## DESCRIPTION

All Other Loans and Lease Financing Receivables Past Due 90 Days or More

## FORMULA

IF(uc:UBPRC752[P0] = 31,uc:UBPR5460[P0],IF(uc:UBPRC752[P0] = 41,uc:UBPR5460[P0] - (IF(ExistsNonNil(cc:RCON1597[P0]),cc:RCON1597[P0],0)),NULL))

**UBPRD259**

## DESCRIPTION

Institution Non-Current Loans and Lease Financing Receivables

## FORMULA

uc:[UBPRD258](#)[P0] + uc:[UBPRD256](#)[P0]

**UBPRD260**

## DESCRIPTION

Institution Total Past Due and Non-Accrual Loans and Lease Financing Receivables

## FORMULA

uc:[UBPRD668](#)[P0] + uc:[UBPRD667](#)[P0] + uc:[UBPRD669](#)[P0]

**UBPRD261**

## DESCRIPTION

Loans & Leases PD 90 Days and Over Plus Loans & Leases on Nonaccrual Plus Non-Investment ORE Owned

## FORMULA

uc:[UBPRD667](#)[P0] + uc:[UBPRD669](#)[P0] + uc:[UBPRD664](#)[P0]

**UBPRD262**

## DESCRIPTION

Institution Noncurrent Restructured Loans and Lease Financing Receivables

## FORMULA

uc:[UBPRJ239](#)[P0] + uc:[UBPR1661](#)[P0]

**UBPRD263**

## DESCRIPTION

Noncurrent Restructured Loans and Leases

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01', uc:[UBPRJ239](#)[P0] + uc:[UBPR1661](#)[P0] + uc:[UBPRD673](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01', uc:[UBPR1659](#)[P0] + uc:[UBPR1661](#)[P0] + uc:[UBPR1616](#)[P0],NULL))

**UBPRD270**

## DESCRIPTION

Total Loans and Leases Plus Non-Investment Other Real Estate Owned

## FORMULA

uc:[UBPR2122](#)[P0] + uc:[UBPRD664](#)[P0]

**UBPRD274**

**DESCRIPTION**

The Outstanding Book Value of Lease Financing Receivables

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF162[P0] + uc:UBPRF163[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2165[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2182[P0] + uc:UBPR2183[P0],NULL)))

**UBPRD276****DESCRIPTION**

Outstanding Balance of Lease Financing Receivables Placed in a Nonaccrual Status

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF168[P0] + cc:RCFDF171[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1228[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1259[P0] + uc:UBPR1791[P0],NULL)))

**UBPRD277****DESCRIPTION**

Institution Noncurrent Lease Financing Receivables

**FORMULA**

uc:UBPRD276[P0] + uc:UBPRD278[P0]

**UBPRD278****DESCRIPTION**

Lease Financing Receivables Past Due 90 Days or More

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1227[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1258[P0] + uc:UBPR1272[P0],NULL)))

**UBPRD279****DESCRIPTION**

Institution 30 to 89 Days Past Due Leases Amount

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1257[P0] + uc:UBPR1271[P0],NULL)))

**UBPRD461**

## DESCRIPTION

LOANS TO DEPOSITORY INSTITUTIONS

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,ExistingOf(cc:RCON1288[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0],NULL))

**UBPRD660**

## DESCRIPTION

Institution Equity Capital Consolidated Basis

## FORMULA

IF(ExistsNonNil(uc:UBPR3210[P0]),uc:UBPR3210[P0], NULL)

**UBPRD664**

## DESCRIPTION

Non-Investment ORE Owned

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + Existingof(uc:UBPRC979[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + Existingof(cc:RCFN5513[P0],0) + Existingof(uc:UBPRC979[P0],0),NULL))

**UBPRD667**

## DESCRIPTION

90 Days and Over Past Due

## NARRATIVE

Loans and leases past due over 90 days and still accruing.

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + Existingof(cc:RCFNB573[P0],0) + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + ExistingOf(uc:UBPR5390[P0], '0') + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2002-01-01'

AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],NULL))))))

## UBPRD668

### DESCRIPTION

LN&LS 30-89 Days Past Due

### NARRATIVE

Loans and leases past due 30 through 80 days and still accruing interest.

### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONF172[P0] + cc:RCONF173[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCONF178[P0] + cc:RCONF179[P0] + Existingof(cc:RCFNB572[P0],0) + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF172[P0] + cc:RCONF173[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCONF178[P0] + cc:RCONF179[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + ExistingOf(cc:UBPR5389[P0], '0') + cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + uc:UBPR5389[P0] + cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + uc:UBPR5389[P0] + cc:RCON1226[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCON1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],NULL))))))



**UBPRD669**

## DESCRIPTION

Total Nonaccrual LN&LS

## NARRATIVE

Loans and leases on which interest is no longer being accrued.

## FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + uc:UBPRF168[P0] + cc:RCFDF171[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD203[P0] + uc:UBPR1228[P0] + uc:UBPR1608[P0] + cc:RCONB836[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5461[P0] + ExistingOf(uc:UBPR5391[P0], '0'),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + cc:RCFD1259[P0] + uc:UBPR1791[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],NULL)))

**UBPRD673**

## DESCRIPTION

Total Loans and Leases Restructured

## FORMULA

IF(uc:UBPR9999[P0] > '2019-01-01', Existingof(cc:RCFDHK25[P0],cc:RCONHK25[P0]),IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31, cc:RCONK158[P0] + cc:RCONF576[P0] + cc:RCONK159[P0] + cc:RCONK160[P0] + cc:RCONK161[P0] + cc:RCONK162[P0] + cc:RCFDK163[P0] + cc:RCFDK164[P0] + cc:RCFDK165[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK158[P0] + cc:RCONK159[P0] + cc:RCONF576[P0] + cc:RCONK160[P0] + cc:RCONK161[P0] + cc:RCONK162[P0] + cc:RCONK256[P0] + cc:RCONK165[P0],IF(uc:UBPR9999[P0] > '2008-01-01' and uc:UBPR9999[P0] < '2011-01-01',uc:UBPR1616[P0] + cc:RCONF576[P0], IF(uc:UBPR9999[P0] < '2008-01-01',uc:UBPR1616[P0], NULL))))))

**UBPRE131**

## DESCRIPTION

Gross Loans & Leases

## FORMULA

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

**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))

**UBPRF166**

## DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 30-89 Days

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF166[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF166[P0], NULL))

**UBPRF167**

## DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 90 or More Days and Still Accruing

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF167[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF167[P0], NULL))

**UBPRF168**

## DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Nonaccrual

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF168[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF168[P0], NULL))

**UBPRF169**

## DESCRIPTION

ALL OTHER LEASES, PAST DUE 30-89 DAYS AND STILL ACCRUING

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDF169[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1226[P0] - cc:RCONF166[P0], NULL))

**UBPRF170**

## DESCRIPTION

ALL OTHER LEASES, PAST DUE 90 OR MORE DAYS AND STILL ACCRUING

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDF170[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1227[P0] - cc:RCONF167[P0], NULL))

**UBPRF171**

## DESCRIPTION

ALL OTHER LEASES, NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDF171[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1228[P0] - cc:RCONF168[P0], NULL))

**UBPRF174**

## DESCRIPTION

1-4 Family Residential Construction Loans, Past Due 90 or More Days and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF174[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF174[P0], NULL))

**UBPRF177**

## DESCRIPTION

Other Construction Loans and All Land Development and Other Land Loans, Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF177[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF177[P0], NULL))

**UBPRF180**

## DESCRIPTION

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; 90 or More Days Past Due and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF180[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF180[P0], NULL))

**UBPRF182**

## DESCRIPTION

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF182[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF182[P0], NULL))

**UBPRF183**

## DESCRIPTION

Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF183[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF183[P0], NULL))

**UBPRF662**

## DESCRIPTION

Restructured Loans Secured by 1-4 Residential Properties (in Domestic Offices) - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01', cc:RCONF662[P0], NULL)

**UBPRFC04**

## DESCRIPTION

FINANCIAL INSTITUTION LOANS 90+ DAYS PD

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5378[P0] + cc:RCFD5381[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB835[P0], NULL))

**UBPRFC05**

## DESCRIPTION

FINANCIAL INSTITUTION LOANS NONACCRUAL

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5379[P0] + cc:RCFD5382[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB836[P0], NULL))

**UBPRFC06**

## DESCRIPTION

FINANCIAL INSTITUTION LOANS 30-89 DAYS PD

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5377[P0] + cc:RCFD5380[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB834[P0], NULL))

**UBPRJ239**

## DESCRIPTION

Restructured LN&LS 90+ Days P/D

## NARRATIVE

Restructured loans and leases past due 90 or more days and still accruing interest.

## FORMULA

uc:[UBPR1659](#)[P0]

**UBPRK137**

## DESCRIPTION

Auto Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDK137[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONK137[P0], NULL))

### **UBPRK213**

DESCRIPTION

AUTO LN TO IND HH FAM PD 30 - 89

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDK213[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONK213[P0], NULL))

### **UBPRK214**

DESCRIPTION

AUTO LN TO IND HH FAM PD 90

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDK214[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONK214[P0], NULL))

### **UBPRK215**

DESCRIPTION

AUTO LN TO IND HH FAM NONACCRUAL

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDK215[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONK215[P0], NULL))