Executive Summary Report

1 Net Interest Income

1.1 RIAD4074
DESCRIPTION
NARRATIVE
FORMULA

1.2 UBPRKX38
DESCRIPTION
NET INTEREST INCOME FOR THE QUARTER
NARRATIVE
FORMULA
IF(uc:UBPRD485[P0] = 1, (cc:RIAD4074[P0] - cc:RIAD4074[-P1Q]), IF(uc:UBPRD485[P0] = 0, cc:RIAD4074[P0], NULL))

2 Noninterest Income

2.1 RIAD4079
DESCRIPTION
NARRATIVE
FORMULA

2.2 UBPRD395
DESCRIPTION
One Quarter Noninterest Expense
NARRATIVE
FORMULA
IF(uc:UBPRD485[P0] = 1, (cc:RIAD4079[P0] - cc:RIAD4079[-P1Q]), IF(uc:UBPRD485[P0] = 0, cc:RIAD4079[P0], NULL))

3 Noninterest Expense

3.1 UBPRD481
DESCRIPTION
Non-Interest Expense - One Quarter
NARRATIVE
Quarterly salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

**FORMULA**

\[
\text{IF}(\text{uc:UBPRD485}[P0] = 1, (\text{uc:UBPRE037}[P0] - \text{uc:UBPRE037}[-P1Q]), \text{IF}(\text{uc:UBPRD485}[P0] = 0, \text{uc:UBPRE037}[P0], \text{NULL}))
\]

### 3.2 UBPRE037

**DESCRIPTION**
Non-interest Expense

**NARRATIVE**
Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > \text{’2002-01-01’}, \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{uc:UBPR4092}[P0] + \text{cc:RIADC216}[P0] + \text{cc:RIADC232}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < \text{’2002-01-01’}, \text{cc:RIAD4135}[P0] + \text{cc:RIAD4217}[P0] + \text{uc:UBPR4092}[P0], \text{NULL}))
\]

### 4 Provision: Loan & Lease Losses

#### 4.1 RIAD4230

**DESCRIPTION**

**NARRATIVE**

**FORMULA**

#### 4.2 UBPRD460

**DESCRIPTION**
Provision for Loan and Lease Loss - One Quarter

**NARRATIVE**
Quarterly Provision for Loan and Lease Loss

**FORMULA**

\[
\text{IF}(\text{uc:UBPRD485}[P0] = 1, (\text{uc:UBPRD483}[P0] - \text{uc:UBPRD483}[-P1Q]), \text{IF}(\text{uc:UBPRD485}[P0] = 0, \text{uc:UBPRD483}[P0], \text{NULL}))
\]

### 5 Net Income

#### 5.1 UBPR4340

**DESCRIPTION**
Net Income

**NARRATIVE**
Net Income from Call Report Schedule RI.
FORMULA
cc:RIAD4340[P0]

5.2 UBPRD387
DESCRIPTION
NET INCOME FOR CURRENT QUARTER LESS NET INCOME FOR PRIOR QUARTER
NARRATIVE
QUARTERLY NET INCOME
FORMULA
IF(uc:UBPRD485[P0] = 1, (cc:RIAD4340[P0] - cc:RIAD4340[-P1Q]), IF(uc:UBPRD485[P0] = 0, cc:RIAD4340[P0], NULL))

6 Net Interest Income
6.1 UBPRKX39
DESCRIPTION
QUARTERLY NET INTEREST INCOME AS PERCENT OF AVERAGE ASSETS
NARRATIVE
FORMULA
PCTOF(uc:UBPRKX39[P0] * 4, uc:UBPR3368[P0])

6.2 UBPRKX40
DESCRIPTION
NET INTEREST INCOME AS PERCENT OF AVERAGE ASSETS
NARRATIVE
FORMULA
PCTOFANN(cc:RIAD4074[P0], uc:UBPRD659[P0])

7 Noninterest Income
7.1 UBPRE004
DESCRIPTION
Noninterest Income as a percent of Average Assets
NARRATIVE
Income derived from bank services and sources other than interest-bearing assets, divided by average assets.
FORMULA
PCTOFANN(cc:RIAD4079[P0], uc:UBPRD659[P0])

7.2 UBPRE668
DESCRIPTION
Non-interest Income - One Qtr Ann

NARRATIVE
One quarter annualized non-interest income divided by average assets. Income derived from bank services and sources other than interest-bearing assets, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD395[P0] * 4,uc:UBPRD3368[P0])

8 Noninterest Expense

8.1 UBPRE005

DESCRIPTION
Non-Interest Expense as a percent of Average Assets

NARRATIVE
Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.

FORMULA
PCTOFANN(uc:UBPRE037[P0],uc:UBPRD659[P0])

8.2 UBPRE669

DESCRIPTION
Non-interest Expense - One Qtr Ann

NARRATIVE
One quarter annualized non-interest expense divided by average assets. Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD481[P0] * 4,uc:UBPRD3368[P0])

9 Provision: Loan & Lease Losses
9.1 UBPRE006

DESCRIPTION
Provision for Loan & Lease Losses as a percent of Average Assets

NARRATIVE
Provision for loan and lease receivables losses divided by average assets.

FORMULA
PCTOFANN(uc:UBPRD483[P0],uc:UBPRD659[P0])

9.2 UBPRE670

DESCRIPTION
Provision: Loan & Lease Losses - One Qtr Ann

NARRATIVE
One quarter annualized provision for loan and lease losses divided by average assets. Provision for loan and lease-financing receivables losses divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD460[P0] * 4,uc:UBPR3368[P0])

10 Net Income

10.1 UBPRE013

DESCRIPTION
Net Income as a percent of Average Assets

NARRATIVE
Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets.

FORMULA
IF(uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD659[P0]), NULL)

10.2 UBPRE677

DESCRIPTION
Net Income - One Qtr Ann

NARRATIVE
One quarter annualized net income divided by average assets. Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current
income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF(uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRD387[P0] * 4,uc:UBPR3368[P0]), NULL)

11 Return on Equity

11.1 UBPRE630

DESCRIPTION
Net Income as a Percent of Average Bank Equity Capital

NARRATIVE
Net income from Call Report Schedule RI divided by average of total bank equity capital from Call Report Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four.

FORMULA
IF(uc:UBPRD342[P0] > 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD342[P0]), NULL)

11.2 UBPRKY37

DESCRIPTION
ANNUALIZED QUARTERLY NET INCOME PERCENT OF AVERAGE EQUITY

NARRATIVE
ANNUALIZED QUARTERLY NET INCOME PERCENT OF AVERAGE EQUITY

FORMULA
PCTOF((uc:UBPRD387[P0] * 4),uc:UBPRD330[P0])

12 Net Int Inc to Avg Earn Assets

12.1 UBPRKX41

DESCRIPTION
QTR NET INTEREST INCOME AS PERCENT OF AVERAGE EARNING ASSETS

NARRATIVE

FORMULA
PCTOF((uc:UBPRKX38[P0] * 4),uc:UBPRD333[P0])

12.2 UBPRKX42

DESCRIPTION
NET INTEREST INCOME AS PERCENT OF AVERAGE EARNING ASSETS

NARRATIVE

FORMULA
PCTOFANN(cc:RIAD4074[P0],uc:UBPRD362[P0])

13 Net Loss to Average Total LN&LS

13.1 UBPRE019

DESCRIPTION
Net Loss as a percent of Average Total Loans and Leases

NARRATIVE
Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.

FORMULA
PCTOFANN(uc:UBPR1795[P0],uc:UBPRE386[P0])

13.2 UBPRE681

DESCRIPTION
Net Loss to Average Total LN&LS - One Qtr Ann

NARRATIVE
One quarter annualized net loan and lease losses divided by average total loans and leases. Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the prior quarter income/expense item is subtracted from the current quarter item, and the result is then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD459[P0],uc:UBPRD248[P0])

14 LN&LS Allowance to Total LN&LS

14.1 UBPRE023

DESCRIPTION
Loan and Lease Allowance to Total Loans and Leases

NARRATIVE
Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

FORMULA
15 LN&LS-90+ Days PD & Non-accr to LN&LS

15.1 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])

16 Net Loans & Leases to Deposits

16.1 UBPRE600

DESCRIPTION
Net Loans & Leases as a percent of Total Deposits

NARRATIVE
Net loans, plus lease-financing receivables, divided by total deposits.

FORMULA
PCTOF(uc:UBPRE119[P0],uc:UBPRD663[P0])

17 Net Loans & Leases to Assets

17.1 UBPRE024

DESCRIPTION
Net Loans and Leases to Total Assets

NARRATIVE
Loans and lease-financing receivables net of unearned income and the allowance for possible loan and lease financing receivable losses divided by total assets.

FORMULA
PCTOF(uc:UBPRE119[P0],uc:UBPR2170[P0])

18 Net Short Term Liabilities to Assets

18.1 UBPRE599

DESCRIPTION
Net Short Term Liabilities as a percent of Total Assets

NARRATIVE
Short term liabilities less short term assets divided by total assets. Short term liabilities March 31, 2011 and forward equals the sum of time deposits of less than $100,000 with a remaining maturity of one year or less + time deposits of $100,000 through $250,000 with a remaining maturity of one year or less + time deposits of more than $250,000 with a remaining maturity of one year or less + other borrowed money with remaining maturity of one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term liabilities prior to March 31, 2011 equals the sum of time deposits less than $100,000 with a remaining maturity of one year or less + time deposits of $100M or more with a remaining maturity of one year or less + other borrowed money with remaining maturity one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less.

FORMULA
PCTOF(uc:UBPRD549[P0],uc:UBPR2170[P0])

19 Net Over 1 Year Position

19.1 UBPRE575

DESCRIPTION
Net Over One Year Position, % Assets

NARRATIVE
Loans/Securities over one year less liabilities over one year divided by assets.

FORMULA
PCTOF(uc:UBPRD574[P0],uc:UBPR2170[P0])

20 Net Over 3 Year Position

20.1 UBPRE572

DESCRIPTION
Net Over Three Year Position, % Assets

NARRATIVE
Loans/Securities over three years less liabilities over three years divided by assets.

FORMULA
PCTOF(uc:UBPRD575[P0],uc:UBPR2170[P0])

21 Leverage Ratio

21.1 UBPRD486

DESCRIPTION
Tier One Leverage Capital
NARRATIVE
Tier One Leverage Ratio from Call Report Schedule RC-R.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', (uc:UBPR7204[P0]*100), null)

22 Total Capital Ratio

22.1 UBPRD488

DESCRIPTION
Total Risk-Based Capital to Risk-Weighted Assets

NARRATIVE
Total risk-based capital ratio from Call Report Schedule RC-R.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', (uc:UBPR7205[P0]*100), null)

23 Common Equity Tier 1 Cap Ratio

23.1 UBPRR029

DESCRIPTION
Common Equity Tier 1 Capital Ratio using Advanced Approach (Column A)

NARRATIVE
Common Equity Tier 1 Capital Ratio using Advanced Approach (Column A)

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFAP793[P0]*100, IF(uc:UBPRC752[P0] = 41, cc:RCOAP793[P0]*100, NULL))

24 Cash Dividends to Net Income

24.1 UBPR7402

DESCRIPTION
Cash Dividends to Net Income

NARRATIVE
Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

FORMULA
IF(cc:RIAD4340[P0] <> 0, PCTOF(uc:UBPRE625[P0], cc:RIAD4340[P0]), NULL)

24.2 UBPRE684

DESCRIPTION
Cash Dividends to Net Income - One Qtr Ann

NARRATIVE

One quarter annualized cash dividends divided by net income. Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

IF(uc:UBPRD387[P0] <> 0,PCTOF(uc:UBPRD361[P0],uc:UBPRD387[P0] * 4), NULL)

25 Total Assets

25.1 UBPR7316

DESCRIPTION

Total Assets - annual change

NARRATIVE

The annual change in total assets. The annual change is the percent change from the prior year comparable quarter to the current quarter.

FORMULA

PCTOF(uc:UBPRD087[P0],uc:UBPRD088[P0])

25.2 UBPRE152

DESCRIPTION

Total Liabilities & Capital one quarter change

NARRATIVE

The one quarter change in total liabilities and capital. One quarter change is the percent change from the immediate prior quarter to the current quarter.

FORMULA

CHANGEQI(#uc:UBPR2170,1)

26 Net Loans & Leases

26.1 UBPRE027

DESCRIPTION

Net Loans and Leases 12-month growth rate

NARRATIVE
Net Loans and Leases 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

**FORMULA**

\[
\text{PCTOFP}(\text{ub:UBPRD250[P0]}, \text{ub:UBPRD251[P0]})
\]

### 26.2 UBPRE141

**DESCRIPTION**

Net Loans and Leases one quarter change

**NARRATIVE**

The one quarter change in net loans and leases. One quarter change is the percent change from the immediate prior quarter to the current quarter.

**FORMULA**

\[
\text{CHANGEQA}(\text{ub:UBPRE119}, 1)
\]

### 27 Tier 1 Capital

#### 27.1 UBPR7408

**DESCRIPTION**

Tier One Capital 12-month growth rate

**NARRATIVE**

Tier One Capital 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

**FORMULA**

\[
\text{PCTOFP}(\text{ub:UBPRD347[P0]}, \text{ub:UBPRD349[P0]})
\]

#### 27.2 UBPRKX45

**DESCRIPTION**

TIER ONE CAPITAL 3-MONTH GROWTH RATE

**NARRATIVE**

**FORMULA**

\[
\text{CHANGEQI}(\text{ub:UBPRE644}, 1)
\]

### 28 Net Loans and Leases

#### 28.1 UBPRE119

**DESCRIPTION**

Net Loans and Leases
29 Investments

29.1 UBPRE122

DESCRIPTION
Total Investments

NARRATIVE
Sum of all securities, interest-bearing bank balances, federal funds sold, and trading account assets.

FORMULA
\[
\text{Total Investments} = \text{UBPRE120}[P0] + \text{UBPR8636}[P0] + \text{UBPRD657}[P0] + \text{UBPRE121}[P0] + \text{UBPR0071}[P0] + \text{UBPRD493}[P0] + \text{UBPR3545}[P0]
\]

30 OREO

30.1 UBPRE130

DESCRIPTION
Other Real Estate Owned

NARRATIVE
Includes investment and non-investment other real estate owned.

FORMULA
\[
\text{Other Real Estate Owned} = \begin{cases} 
\text{IF(UBPR9999[P0] > '2006-01-01' AND UBPRC752[P0] = 31, cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + Existingof(cc:RCFN5513[P0],0) + Existingof(UC:UBPRC979[P0],0),} & \\
\end{cases}
\]

31 Total Assets

31.1 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))

32 Total Deposits

32.1 UBPR2200

DESCRIPTION
Total Deposits

NARRATIVE
Total domestic and foreign deposits.

FORMULA
ExistingOf(cc:RCFN2200[P0], 0) + cc:RCON2200[P0]

33 Total Liabilities

33.1 UBPRD662

DESCRIPTION
Total Liabilities (Including Mortgages)

NARRATIVE
Total Liabilities (excluding notes and debentures subordinated to deposits).

FORMULA
uc:UBPR2948[P0]

34 Total Bank Capital & Min Int

34.1 UBPRG105

DESCRIPTION
Total Bank Capital and Minority Interests

NARRATIVE
Total equity capital from Call Report Schedule RC.

FORMULA
uc:UBPR3000[P0] + uc:UBPR3210[P0]

35 Total Real Estate

35.1 UBPRE884
DESCRIPTION
Total Real Estate Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Construction, land development and other land loans, closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans), loans secured by farmland, loans secured by multifamily residential properties, and loans secured by non-farm non-residential properties divided by Tier 1 Capital plus Allowance

FORMULA
PCTOF(uc:UBPR1410[P0],uc:UBPR3792[P0])

36 Non-Owner Occ Commercial Real Estate

36.1 UBPRD647

DESCRIPTION
Non-owner OCC Commercial Real Estate, % of Tier 1 Capital plus Allowance

NARRATIVE
The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA
IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD645[P0],uc:UBPR3792[P0]), NULL)

37 Total Commercial Real Estate

37.1 UBPRD649

DESCRIPTION
Total Commercial Real Estate, % Tier 1 Capital plus Allowance

NARRATIVE
The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01',PCTOF(uc:UBPRD651[P0],uc:UBPR3792[P0]), NULL)

38 Construction & Development

38.1 UBPRD490

DESCRIPTION
Construction & Development Loans, % Tier 1 Capital plus Allowance

NARRATIVE
Construction, land development and other land loans divided by Tier 1 Capital plus Allowance
FORMULA
PCTOF(uc: UBPR1415[P0], uc: UBPR3792[P0])
Referenced Concepts

UBPR0071
DESCRIPTION
Interest-Bearing Bank Balances
NARRATIVE
Interest-bearing balances due from depository institutions.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD0071[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON0071[P0], NULL))

UBPR0211
DESCRIPTION
Amortized Cost of Held-to-Maturity U.S. Treasury Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD0211[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON0211[P0], NULL))

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))

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))

UBPR1287
DESCRIPTION
Fair Value of Available-for-Sale U.S. Treasury Securities

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1287[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1287[P0], NULL))

UBPR1289
DESCRIPTION

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1289[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1289[P0], NULL))

UBPR1294
DESCRIPTION

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1294[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1294[P0], NULL))

UBPR1298
DESCRIPTION

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1298[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1298[P0], NULL))

UBPR1350
DESCRIPTION
Federal Funds Sold and Securities Purchased Under Agreements to Resell in Domestic Offices of the Bank and of its Edge and Agreement Subsidiaries, and in IBFS

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1350[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1350[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]

UBPR1410
DESCRIPTION
Real Estate Loans

NARRATIVE
Total loans secured by real estate.

FORMULA
uc:UBPRd188[P0]

UBPR1415
DESCRIPTION
CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

UBPR1480
DESCRIPTION
Real Estate Loans Secured by Nonfarm Nonresidential Properties

FORMULA

UBPR1583
DESCRIPTION
Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual
**UBPR1597**

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

**FORMULA**

IF(uc:UBPRC52[P0] = 31,cc:RCFD1597[P0],IF(uc:UBPRC52[P0] = 41,cc:RCON1597[P0], NULL))

**UBPR1607**

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

**FORMULA**

IF(uc:UBPRC52[P0] = 31,cc:RCFD1607[P0],IF(uc:UBPRC52[P0] = 41,cc:RCON1607[P0], NULL))

**UBPR1608**

**DESCRIPTION**
Commercial and Industrial Loans - Nonaccrual

**FORMULA**

IF(uc:UBPRC52[P0] = 31,cc:RCFD1608[P0],IF(uc:UBPRC52[P0] = 41,cc:RCON1608[P0], NULL))

**UBPR1698**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Guaranteed by GNMA

**FORMULA**

IF(uc:UBPRC52[P0] = 31,cc:RCFD1698[P0],IF(uc:UBPRC52[P0] = 41,cc:RCON1698[P0], NULL))

**UBPR1702**

**DESCRIPTION**
Fair Value of Available-for-Sale Mortgage Pass-Through Securities Guaranteed by GNMA

**FORMULA**

IF(uc:UBPRC52[P0] = 31,cc:RCFD1702[P0],IF(uc:UBPRC52[P0] = 41,cc:RCON1702[P0], NULL))

**UBPR1703**

**DESCRIPTION**
Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Issued by FNMA and FHLMC

**FORMULA**

IF(uc:UBPRC52[P0] = 31,cc:RCFD1703[P0],IF(uc:UBPRC52[P0] = 41,cc:RCON1703[P0], NULL))
**UBPR1707**

**DESCRIPTION**
Fair Value of Available-for-Sale Mortgage Pass-Through Securities Issued by FNMA AND FHLMC

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1707}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1707}[P0], \text{NULL}))
\]

**UBPR1709**

**DESCRIPTION**
Amortized Cost of Other Held-to-Maturity Pass-Through Securities

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1709}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1709}[P0], \text{NULL}))
\]

**UBPR1713**

**DESCRIPTION**
Fair Value of Other Available-for-Sale Pass-Through Securities

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1713}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1713}[P0], \text{NULL}))
\]

**UBPR1714**

**DESCRIPTION**
Amortized Cost of Other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS, and STRIPPED MBS) Issued or Guaranteed by FNMA, FHLMC, OR GNMA

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1714}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1714}[P0], \text{NULL}))
\]

**UBPR1717**

**DESCRIPTION**
Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS, and STRIPPED MBS) Issued or Guaranteed by FNMA, FHLMC, OR GNMA

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1717}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1717}[P0], \text{NULL}))
\]

**UBPR1718**

**DESCRIPTION**
Amortized Cost of other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS) Collateralized by MBS Issued or Guarenteed by FNMA, FHLMC, OR GNMA

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[P0] = 31, \text{cc:RCFD1718}[P0], \text{IF}(\text{uc:UBPRC752}[P0] = 41, \text{cc:RCON1718}[P0], \text{NULL}))
\]
UBPR1732
DESCRIPTION
Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS) Collateralized by MBS Issued or Guaranteed by FNMA, FHLMC, OR GNMA
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1732[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1732[P0], NULL))

UBPR1733
DESCRIPTION
Amortized Cost of All Other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS, and Stripped MBS)
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1733[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1733[P0], NULL))

UBPR1736
DESCRIPTION
Fair Value of All Other Available-for-Sale Mortgage Backed Securities (MBA) (Include CMOS, REMICS, and Stripped MBS)
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1736[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1736[P0], NULL))

UBPR1737
DESCRIPTION
Amortized Cost of Other Held-to-Maturity Domestic Debt Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1737[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1737[P0], NULL))

UBPR1741
DESCRIPTION
Fair Value of Other Available-for-Sale Domestic Debt Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1741[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1741[P0], NULL))

UBPR1742
DESCRIPTION
Amortized Cost of Held-to-Maturity Foreign Debt Securities
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD1742[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1742[P0], NULL))
UBPR1746
DESCRIPTION
Fair Value of Available-for-Sale Foreign Debt Securities
FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD1746[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON1746[P0]}, \text{NULL}))
\]

UBPR1752
DESCRIPTION
Historical Cost of All Other Available-for-Sale Equity Securities
FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD1752[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON1752[P0]}, \text{NULL}))
\]

UBPR1791
DESCRIPTION
Leasing Financing Receivables of Non-U.S. Addressees (Domicile) - Nonaccrual
FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD1791[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON1791[P0]}, \text{NULL}))
\]

UBPR1795
DESCRIPTION
Net credit losses on loans and leases
NARRATIVE
Gross loan and lease losses less gross loan and lease recoveries.
FORMULA
\[
\text{IF}(\text{uc:UBPR9999[P0]} > '2002-01-01', \text{uc:UBPR4635[P0]} - \text{cc:RIAD4605[P0]}), \text{IF}(\text{uc:UBPR9999[P0]} < '2002-01-01' \text{ AND } \text{uc:UBPR9999[P0]} > '2001-04-01', (\text{cc:RIADC079[P0]} + \text{uc:UBPRD582[P0]}) - \text{cc:RIAD4605[P0]}), \text{IF}(\text{uc:UBPR9999[P0]} < '2001-04-01' \text{ AND } \text{uc:UBPR9999[P0]} > '2001-01-01', \text{cc:RIAD4635[P0]} - \text{cc:RIAD4605[P0]}), \text{NULL}))
\]

UBPR2123
DESCRIPTION
Unearned Income on Loans
FORMULA
\[
\text{IF}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD2123[P0]}, \text{IF}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON2123[P0]}, \text{NULL}))
\]

UBPR2170
DESCRIPTION
Total Assets
NARRATIVE
Total Assets from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2170[P0], NULL))

UBPR2200
DESCRIPTION
Total Deposits
NARRATIVE
Total domestic and foreign deposits.
FORMULA
ExistingOf(cc:RCFN2200[P0], 0) + cc:RCON2200[P0]

UBPR2651
DESCRIPTION
Federal Home Loan Bank Borrowings Maturing Under One Year
NARRATIVE
Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of one year or less.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2651[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2651[P0], NULL))

UBPR2746
DESCRIPTION
Loans to Finance Commercial Real Estate, Construction, and Land Development Activities Included in Items 1766, 1563 for (FR Y-9C), in Items 1766, 1563 for (Call Report form 031), in Items 1766, 1564 for (Call Report forms 032 AND 033), and in Items 1766, 2080 for (Call Report form 034)
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2746[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2746[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))

UBPR2800
DESCRIPTION
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2800[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2800[P0], NULL))

**UBPR2948**

**DESCRIPTION**
Total Liabilities and Minority Interest

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD2948[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2948[P0], NULL))

**UBPR3000**

**DESCRIPTION**
Minority Interests in Consolidated Subsidiaries

**NARRATIVE**
Noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC.

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFD3000[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3000[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))

**UBPR3360**

**DESCRIPTION**
Quarterly Average of Total Loans

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD3360[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3360[P0], NULL))

UBPR3365
DESCRIPTION
Quarterly Average of Federal Funds Sold and Securities Purchased Under Agreements to Resell
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3365[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3365[P0], NULL))

UBPR3368
DESCRIPTION
Quarterly Average of Total Assets
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3368[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3368[P0], NULL))

UBPR3381
DESCRIPTION
Quarterly Average of Interest-Bearing Balances due from Depository Institutions
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3381[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3381[P0], NULL))

UBPR3401
DESCRIPTION
Quarterly Average of Assets Held in Trading Accounts
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3401[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3401[P0], NULL))

UBPR3484
DESCRIPTION
Lease Financing Receivables (Net of Unearned Income) - Quarterly Average
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3484[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3484[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))
UBPR3545
DESCRIPTION
Trading Account Assets
NARRATIVE
Total assets held in trading accounts.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3545[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3545[P0], NULL))

UBPR3632
DESCRIPTION
Retained Earnings
NARRATIVE
Retained 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])))

UBPR4092
DESCRIPTION
Other Operating Expense
NARRATIVE
From March 31, 2002 forward includes information from Call Report Schedule RI, Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters, Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.
FORMULA

**UBPR4635**

DESCRIPTION
Gross Loan Losses

NARRATIVE
Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconcilement with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.

FORMULA

**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))

**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))

**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))

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))

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))

UBPR7204
DESCRIPTION
Tier 1 Leverage Capital Ratio
NARRATIVE
Tier 1 Leverage Capital Ratio
FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7204[P0], if(uc:UBPRC752[P0] = 41, cc:RCON7204[P0], NULL))))

UBPR7205
DESCRIPTION
Total Risk-Based Capital Ratio
NARRATIVE
Total Risk-Based Capital Ratio
FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7205[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7205[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA7205[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA7205[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7205[P0], if(uc:UBPRC752[P0] = 41, cc:RCON7205[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))))

UBPR8496
DESCRIPTION
Amortized Cost of Held-to-Maturity Securities Issued by States and Political Subdivisions in the U.S.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD8496[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON8496[P0], NULL))

UBPR8499

DESCRIPTION
Fair Value of Available-for-Sale Securities Issued by States and Political Subdivisions in the U.S.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD8499[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON8499[P0], NULL))

UBPR8636

DESCRIPTION
Municipal Securities

NARRATIVE
Securities issued by states and political subdivisions in the U.S.

FORMULA
uc:UBPR8496[P0] + uc:UBPR8499[P0]

UBPR9106

DESCRIPTION
If the Reporting Bank has Restated its Balance Sheet as a Result of Applying Push Down Accounting this Calendar Year, Report the Date of the Bank's Acquisition

FORMULA
IF(uc:UBPR9999[P0] > '2001-03-01', ExistingOf(cc:RIAD9106[P0], 0), 0)

UBPR9999

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

FORMULA
Context.Period.EndDate

UBPRA247

DESCRIPTION
Fixed Rate and Floating Rate Loans and Leases with a Remaining Maturity of one Year or Less

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA247[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA247[P0], NULL))

UBPRA248

DESCRIPTION
Fixed Rate and Floating Rate Debt Securities with a Remaining Maturity of one Year or Less
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA248[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA248[P0], NULL))

**UBPRA511**

**DESCRIPTION**
Fair Value of Available-for-Sale Investments in Mutual Funds and Other Equity Securities With Readily Determinable Fair Values

**FORMULA**
Existingof(cc:RCFDA511[P0], cc:RCONA511[P0])

**UBPRA519**

**DESCRIPTION**
Interest-Only Strips Receivable (Not in the Form of a Security) on Mortgage Loans

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDA519[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA519[P0], NULL))

**UBPRA520**

**DESCRIPTION**
Interest-Only Strips Receivable (Not in the Form of a Security) on Other Financial Assets

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDA520[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA520[P0], NULL))

**UBPRA551**

**DESCRIPTION**
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years.

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDA551[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA551[P0], NULL))

**UBPRA552**

**DESCRIPTION**
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Three Years through Five Years

**FORMULA**
IF(uc:UBPRC752[P0] = 31, cc:RCFDA552[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA552[P0], NULL))
UBPRA553

DESCRIPTION
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA553[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA553[P0], NULL))

UBPRA554

DESCRIPTION
Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA554[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA554[P0], NULL))

UBPRA557

DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 1-3 Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA557[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA557[P0], NULL))

UBPRA558

DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over Three Years through Five Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA558[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA558[P0], NULL))

UBPRA559

DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA559[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA559[P0], NULL))

UBPRA560

DESCRIPTION
Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 15 Years

FORMULA
\[
\text{IF(uc:UBPRC752[P0] = 31,cc:RCFDA560[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA560[P0], NULL))}
\]

**UBPRA561**

DESCRIPTION
Other Mortgage-Backed Securities (Include CMOs, REMICs, and Stripped MBS) with an Expected Average Life of Three Years or Less

FORMULA
\[
\text{IF(uc:UBPRC752[P0] = 31,cc:RCFDA561[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA561[P0], NULL))}
\]

**UBPRA562**

DESCRIPTION
Other Mortgage-Backed Securities (Include CMOs, REMICs, and Stripped MBS) with an Expected Average Life of Over Three Years

FORMULA
\[
\text{IF(uc:UBPRC752[P0] = 31,cc:RCFDA562[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA562[P0], NULL))}
\]

**UBPRA566**

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over One Year Through Three Years

FORMULA
\[
\text{IF(uc:UBPRC752[P0] = 31,cc:RCONA566[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA566[P0], NULL))}
\]

**UBPRA567**

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over Three Years Through Five Years

FORMULA
\[
\text{IF(uc:UBPRC752[P0] = 31,cc:RCONA567[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA567[P0], NULL))}
\]

**UBPRA568**

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 5-15 Years

FORMULA
\[
\text{IF(uc:UBPRC752[P0] = 31,cc:RCONA568[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA568[P0], NULL))}
\]
UBPRA569

DESCRIPTION
Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA569[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA569[P0], NULL))

UBPRA572

DESCRIPTION
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over One Year through Three Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA572[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA572[P0], NULL))

UBPRA573

DESCRIPTION
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over Three Years through Five Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA573[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA573[P0], NULL))

UBPRA574

DESCRIPTION
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 5-15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA574[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA574[P0], NULL))

UBPRA575

DESCRIPTION
All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 15 Years

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA575[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA575[P0], NULL))

UBPRA581

DESCRIPTION
Time Deposits of Less than $100,000 with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA581[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA581[P0], NULL))

UBPRA582
DESCRIPTION
Time Deposits of Less than $100,000 with a Remaining Maturity or Next Repricing Date of Over Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA582[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA582[P0], NULL))

UBPRA586
DESCRIPTION
Time Deposits of $100,000 or More with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA586[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA586[P0], NULL))

UBPRA587
DESCRIPTION
Time Deposits of $100,000 or More with a Remaining Maturity or Next Repricing Date of Over Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCONA587[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA587[P0], NULL))

UBPRB528
DESCRIPTION
Loans Not Held For Sale
NARRATIVE
Loans and leases not held for sale as reported on Call Report Schedule RC is available from March 31, 2001 forward.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB528[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB528[P0], NULL))

UBPRB529
DESCRIPTION
Loans and Leases, Net of Unearned Income and Allowance
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB529[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB529[P0], NULL))

UBPRB558
DESCRIPTION

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB558[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB558[P0], NULL))

UBPRB559
DESCRIPTION
Mortgage-Backed Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB559[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB559[P0], NULL))

UBPRB560
DESCRIPTION
All Other Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB560[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB560[P0], NULL))

UBPRB565
DESCRIPTION
FHLB Advances: With a Remaining Maturity of More Than One Year Through Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB565[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB565[P0], NULL))

UBPRB566
DESCRIPTION
FHLB Advances: With A Remaining Maturity of More Than Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB566[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB566[P0], NULL))

UBPRB567
DESCRIPTION
Other Borrowings: With a Remaining Maturity of More Than One Year Through Three Years

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB567[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB567[P0], NULL))

UBPRB568
DESCRIPTION
Other Borrowings: With a Remaining Maturity of More Than Three Years
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB568[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB568[P0], NULL))

UBPRB571
DESCRIPTION
Other Borrowings Maturing Under One Year
NARRATIVE
Includes information from Call Report Schedule RC-M Other Borrowed Money with a remaining maturity of one year or Less.
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB571[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB571[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 - Nonaccural
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB577[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB577[P0], NULL))

UBPRB579
DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 90 Days or More and Still Accruing
FORMULA

UBPRB580
DESCRIPTION
Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Nonaccural
FORMULA

UBPRB838
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Credit Card Receivables
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB838[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB838[P0], NULL))

UBPRB841
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Credit Card Receivables
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB841[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB841[P0], NULL))

UBPRB842
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Home Equity Lines
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB842[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB842[P0], NULL))

UBPRB845
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Home Equity Lines
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB845[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB845[P0], NULL))

UBPRB846
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Auto Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB846[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB846[P0], NULL))

UBPRB849
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Auto Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB849[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB849[P0], NULL))

UBPRB850
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other Consumer Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB850[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB850[P0], NULL))

UBPRB853
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Other Consumer Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB853[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB853[P0], NULL))

UBPRB854
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Commercial and Industrial Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB854[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB854[P0], NULL))

UBPRB857
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Commercial and Industrial Loans
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB857[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB857[P0], NULL))

UBPRB858
DESCRIPTION
Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB858[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB858[P0], NULL))

UBPRB861
DESCRIPTION
Fair Value of Available-for-Sale Asset-Backed Securities: Other
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB861[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB861[P0], NULL))
UBPRB987
DESCRIPTION
Federal Funds Sold in Domestic Offices
FORMULA

UBPRB989
DESCRIPTION
Securities Purchased Under Agreements to Resell
FORMULA

UBPRB993
DESCRIPTION
Federal Funds Purchased
NARRATIVE
Total federal funds purchased in domestic offices.
FORMULA

UBPRB995
DESCRIPTION
Securities Sold Under Agreements to Repurchase
FORMULA

UBPRC026
DESCRIPTION
Total (Asset-Backed Securities) Amortized Cost - Held to Maturity
FORMULA

UBPRC027
DESCRIPTION
Total (Asset-Backed Securities) Fair Value - Available-for-Sale

**FORMULA**


**UBPRC229**

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

**FORMULA**


**UBPRC230**

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

**FORMULA**


**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**


**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**


**UBPRC752**

**DESCRIPTION**
REPORTING FORM NUMBER

**FORMULA**
UBPRC979
DESCRIPTION
Foreclosed Properties From "GNMA Loans"
FORMULA
cc:RCONC979[P0]

UBPRD087
DESCRIPTION
Yearly Change in Total Assets, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0, uc:UBPR2170[P0] - uc:UBPRD088[P0], NULL)

UBPRD088
DESCRIPTION
Prior Year Total Assets, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPR2170[-P1Y]

UBPRD142
DESCRIPTION
Institution Average Loans Amount
FORMULA

UBPRD151
DESCRIPTION
Institution Loans Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPRD142)

UBPRD188
DESCRIPTION
Total Loans Secured by Real Estate
FORMULA
cc:RCON1480[P0] + cc:RCON5368[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0],IF((ExistingOf(cc:RCFD1410[P0],0)) AND uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0],IF(uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,ExistingOf(cc:RCFDF158[P0],0) + ExistingOf(cc:RCFDF159[P0],0) + ExistingOf(cc:RCFD1420[P0],0) + ExistingOf(cc:RCFD1797[P0],0) + ExistingOf(cc:RCFD5367[P0],0) + ExistingOf(cc:RCFD5368[P0],0) + ExistingOf(cc:RCFD1460[P0],0) + ExistingOf(cc:RCFDF160[P0],0) + ExistingOf(cc:RCFDF161[P0],0),NULL))))

UBPRD203
DESCRIPTION
Institution Nonaccrual Real Estate Loans Amount
FORMULA

UBPRD245
DESCRIPTION
Total Loans and Leases, Net of Unearned Income
FORMULA
uc:UBPR528[P0] + uc:UBPR5369[P0]

UBPRD248
DESCRIPTION
Net Loan and Lease Losses Average One Quarter
FORMULA
uc:UBPR142[P0] + uc:UBPR3484[P0]

UBPRD250
DESCRIPTION
Yearly Change in Net Loans and Leases, Used for Yearly Growth Rate Ratio
FORMULA
IF(ExistingOf(uc:UBPR2170[-P1Y],0) > 0,uc:UBPRE119[P0] - uc:UBPRD251[P0], NULL)
UBPRD251
DESCRIPTION
Prior Year Net Loans and Leases, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPRE119[-P1Y]

UBPRD272
DESCRIPTION
Institution Lease Financing Receivable Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPR3484)

UBPRD333
DESCRIPTION
Average Earning Assets Total
FORMULA

UBPRD337
DESCRIPTION
Institution Interest Bearing Balance Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPR3381)

UBPRD340
DESCRIPTION
Average Equity Capital One Quarter
FORMULA
(uc:UBPRD660[P0] + uc:UBPRD660[-P1Q]) / 2

UBPRD342
DESCRIPTION
Total Equity Capital Calendar Year Average
FORMULA
CAVG05X(#uc:UBPRD660)
DESCRIPTION
Yearly Change in Total Tier 1 Capital, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0, uc:UBPRE644[P0] - uc:UBPRD349[P0], NULL)

UBPRD349
DESCRIPTION
Prior Year Total Tier 1 Capital, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPRE644[-P1Y]

UBPRD361
DESCRIPTION
Cash Dividends for Current Quarter Less Cash Dividends for Prior Quarter Annualized. Used in Capital Ratios Only.
FORMULA
IF(uc:UBPRD485[P0] = 1, (uc:UBPRE625[P0] - uc:UBPRE625[-P1Q]) * 4, IF(uc:UBPRD485[P0] = 0, uc:UBPRE625[P0] * 4, NULL))

UBPRD362
DESCRIPTION
Institution Average Earning Assets Calendar Year Basis of Calendar Quarter Average Date
FORMULA

UBPRD377
DESCRIPTION
Institution Federal Fund Sold Calendar Quarter Average
FORMULA
CAVG04X(#uc:UBPR3365)

UBPRD387
DESCRIPTION
NET INCOME FOR CURRENT QUARTER LESS NET INCOME FOR PRIOR QUARTER
NARRATIVE
QUARTERLY NET INCOME
FORMULA
IF(uc:UBPRD485[P0] = 1, cc:RIAD4340[P0] - cc:RIAD4340[-P1Q]), IF(uc:UBPRD485[P0] = 0, cc:RIAD4340[P0], NULL))
UBPRD395

DESCRIPTION
One Quarter Noninterest Expense

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4079[P0] - cc:RIAD4079[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4079[P0], NULL))

UBPRD429

DESCRIPTION
Total Investment Securities Calendar Quarter Average

FORMULA
uc:UBPRB558[P0] + uc:UBPRB559[P0] + uc:UBPRB560[P0]

UBPRD436

DESCRIPTION
Other Borrowed Money With Remaining Maturity of One year or Less

FORMULA
uc:UBPR2651[P0] + uc:UBPRB571[P0]

UBPRD459

DESCRIPTION
Net Loan and Lease Losses - One Quarter Annualized

FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPR1795[P0] - uc:UBPR1795[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPR1795[P0] * 4, NULL))

UBPRD460

DESCRIPTION
Provision for Loan and Lease Loss - One Quarter

NARRATIVE
Quarterly Provision for Loan and Lease Loss

FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRD483[P0] - uc:UBPRD483[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRD483[P0], NULL))

UBPRD481

DESCRIPTION
Non-Interest Expense - One Quarter

NARRATIVE
Quarterly salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

**FORMULA**

\[
\text{IF}(\text{uc:UBPRD485}[P0] = 1, (\text{uc:UBPRE037}[P0] - \text{uc:UBPRE037}[-P1Q]), \text{IF}(\text{uc:UBPRD485}[P0] = 0, \text{uc:UBPRE037}[P0], \text{NULL}))
\]

**UBPRD483**

**DESCRIPTION**


**NARRATIVE**


**FORMULA**

\[
\text{cc:RIAD4230}[P0]
\]

**UBPRD485**

**DESCRIPTION**

One Quarter Calculation Flag

**FORMULA**

\[
\text{IF}(\text{MonthOf(Context.Period.EndDate)} < 4, 0, \text{IF}(\text{MonthOf(Context.Period.EndDate)} > 4 \text{ AND } (\text{uc:UBPR9106}[P0] < 1 \text{ OR } \text{IsNil}(\text{uc:UBPR9106}[P0])) \text{ AND } \text{ExistingOf}(\text{uc:UBPR2170}[-P1Q], 0) > 0, 1, \text{IF}(\text{MonthOf(Context.Period.EndDate)} > 4 \text{ AND } (\text{ExistingOf}(\text{uc:UBPR2170}[-P1Q], 1) < 1 \text{ OR } \text{IsNil}(\text{uc:UBPR2170}[-P1Q])), 0, \text{IF}(\text{MonthOf(Context.Period.EndDate)} > 4 \text{ AND } \text{uc:UBPR9106}[P0] > 0 \text{ AND } \text{ExistingOf}(\text{uc:UBPR9106}[-P1Q], 0) > 0 \text{ AND } \text{ExistingOf}(\text{uc:UBPR2170}[-P1Q], 0) > 0, 1, \text{IF}(\text{MonthOf(Context.Period.EndDate)} > 4 \text{ AND } \text{uc:UBPR9106}[P0] > 0 \text{ AND } \text{ExistingOf}(\text{uc:UBPR9106}[-P1Q], 1) < 1 \text{ OR } \text{IsNil}(\text{uc:UBPR9106}[-P1Q])) \text{ AND } \text{ExistingOf}(\text{uc:UBPR2170}[-P1Q], 0) > 0, 0, \text{NULL}))
\]

**UBPRD493**

**DESCRIPTION**

Federal Funds Sold and Resales

**NARRATIVE**

Federal funds sold and securities purchased under agreements to resell.

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2002-01-01', \text{uc:UBPRB987}[P0] + \text{uc:UBPRB989}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '1997-01-01', \text{uc:UBPR1350}[P0], \text{NULL}))
\]

**UBPRD498**

**DESCRIPTION**

Institution Total Investment Securities Calendar Year Average Amount

**FORMULA**

\[
\text{CAVG04X (#uc:UBPRD429)}
\]
UBPRD503
DESCRIPTION
Institution Interest Only and Equity Strips Amount
FORMULA
\[
\text{existingof}(\text{uc:UBPRA519}[P0], \text{cc:RCFDHT80}[P0], \text{cc:RCONHT80}[P0]) + \text{existingof}(\text{uc:UBPRA520}[P0], 0) + \text{uc:UBPR1752}[P0]
\]

UBPRD504
DESCRIPTION
Institution Two Period Average of Interest Only and Equity Security Strips Amount
FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2001-04-01', (\text{uc:UBPRD503}[P0] + \text{uc:UBPRD503}[-P1Q]) / 2, \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2001-04-01', \text{uc:UBPRD503}[P0], \text{NULL}))
\]

UBPRD505
DESCRIPTION
Institution Calendar Year Average Interest Only and Equity Security Strips Amount
FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2002-01-01', \text{CAVG05X}(#\text{uc:UBPRD503}), \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2002-01-01', \text{CAVG04X}(#\text{uc:UBPRD503}), \text{NULL}))
\]

UBPRD514
DESCRIPTION
Institution Trading Account Assets Calendar Quarter Average Amount
FORMULA
\[
\text{existingof}(\text{uc:UBPR3401}[P0], \text{uc:UBPR3545}[P0])
\]

UBPRD515
DESCRIPTION
Institution Trading Account Assets Calendar Year Average Amount
FORMULA
\[
\text{CAVG04X}(#\text{uc:UBPRD514})
\]

UBPRD535
DESCRIPTION
Deposits, Other Liabilities Repriced Over One Year
FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2017-01-01', \text{uc:UBPRF056}[P0] + \text{uc:UBPRF061}[P0] + \text{cc:RCONHK9}[P0] + \text{cc:RCONHK14}[P0] + \text{uc:UBPRD536}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2006-07-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2017-01-01', \text{uc:UBPRF056}[P0] + \text{uc:UBPRD536}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2006-07-01', \text{uc:UBPRF056}[P0] + \text{uc:UBPRD536}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2001-01-01', \text{uc:UBPRF056}[P0] + \text{uc:UBPRD536}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01', \text{uc:UBPRF056}[P0] + \text{uc:UBPRD536}[P0], \text{NULL}))
\]

UBPRD536
DESCRIPTION
Deposits, Other Liabilities repriced over three years
FORMULA

UBPRD538
DESCRIPTION
Foreign Office Deposits maturing in less than one year
FORMULA
IF(uc:UBPR9999[P0] > '1996-01-01' AND uc:UBPRC752[P0] = 31, ExistingOf(cc:RCFNA245[P0], 0), NULL)

UBPRD549
DESCRIPTION
Short Term Liabilities less short term assets
FORMULA
uc:UBPRD550[P0] - uc:UBPRE583[P0]

UBPRD550
DESCRIPTION
Short Term Liabilities
FORMULA

UBPRD564
DESCRIPTION
Loans, Securities, CMO's Repriced Over One Year

FORMULA

UBPRD565

DESCRIPTION
Loans, Securities, CMO's Repriced Over Three Years

FORMULA

UBPRD574

DESCRIPTION
Loans and Securities Over One Year Less Deposits and Other Liabilities Over One Year

FORMULA
uc:UBPRD564[P0] - uc:UBPRD535[P0]

UBPRD575

DESCRIPTION
Loans and Securities Over Three Years, Less Deposits and Other Liabilities Over Three Years

FORMULA
uc:UBPRD565[P0] - uc:UBPRD536[P0]

UBPRD582

DESCRIPTION
Memo: Loans HFS Write-down

NARRATIVE
Writedown arising from transfer of loans to a held for sale status as reported on Call Report Schedule RI-B, Section b.

FORMULA

UBPRD645

DESCRIPTION
Construction and Land Development plus Multi-Family Property plus Non-Owner Occupied Non-Farm plus Loans to Finance Commercial Real Estate
**UBPRD651**

**DESCRIPTION**

Construction and Land Development plus Multi-Family Property plus Non-Farm Non-Residential plus Loans to Finance Commercial Real Estate

**FORMULA**

\[
\text{IF}(\text{uc:UBPR9999}[\text{P0}] > '2007-01-01', \text{uc:UBPR1415}[\text{P0}] + \text{cc:RCON1460}[\text{P0}] + \text{cc:RCONF161}[\text{P0}] + \text{uc:UBPR2746}[\text{P0}], \text{NULL})
\]

**UBPRD657**

**DESCRIPTION**

Foreign Debt Securities

**NARRATIVE**

All debt and equity foreign securities.

**FORMULA**

\[
\text{uc:UBPR1742}[\text{P0}] + \text{uc:UBPR1746}[\text{P0}]
\]

**UBPRD659**

**DESCRIPTION**

Average Total Assets ($000)

**NARRATIVE**

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

**FORMULA**

\[
\text{CAVG04X}(\#\text{uc:UBPRE878})
\]

**UBPRD660**

**DESCRIPTION**

Institution Equity Capital Consolidated Basis

**FORMULA**

\[
\text{IF}(\text{ExistsNonNil(uc:UBPR3210}[\text{P0}]), \text{uc:UBPR3210}[\text{P0}], \text{NULL})
\]

**UBPRD663**

**DESCRIPTION**

Institution Total Deposits Amount
Loans and leases on which interest is no longer being accrued.

**FORMULA**

\[ \text{FORMULA} \]

\[ \text{Loans and leases past due over 90 days and still accruing.} \]

**UBPRD669**

**DESCRIPTION**

Total Nonaccrual LN&LS

**NARRATIVE**

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

**FORMULA**

\[ \text{IF}(\text{ub:UBPR9999}[P0] > '2007-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{uc:UBPRF174}[P0] + \text{cc:RCONF175}[P0] + \text{cc:RCFNB573}[P0] + \text{ub:UBPR3494}[P0] + \text{uc:UBPR5399}[P0] + \text{uc:UBPRC237}[P0] + \text{ub:UBPR2769}[P0] + \text{uc:UBPR3494}[P0] + \text{ub:UBPR3500}[P0] + \text{uc:UBPR1256}[P0] + \text{ub:UBPR1583}[P0] + \text{uc:UBPRF168}[P0] + \text{cc:RCFDF378}[P0] + \text{cc:RCFD1252}[P0] + \text{ub:UBPR1255}[P0] + \text{ub:UBPR5390}[P0] + \text{uc:UBPR5460}[P0] + \text{uc:UBPR167}[P0] + \text{cc:RCFDF170}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2008-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 41, \text{uc:UBPR174}[P0] + \text{cc:RCONF175}[P0] + \text{ub:UBPR3494}[P0] + \text{uc:UBPR5399}[P0] + \text{uc:UBPRC237}[P0] + \text{ub:UBPR2769}[P0] + \text{uc:UBPR3494}[P0] + \text{ub:UBPR3500}[P0] + \text{uc:UBPRF180}[P0] + \text{cc:RCONF181}[P0] + \text{cc:RCFNB573}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2007-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{uc:UBPR2769}[P0] + \text{uc:UBPR3494}[P0] + \text{uc:UBPR1255}[P0] + \text{ub:UBPR5390}[P0] + \text{uc:UBPR5460}[P0] + \text{ub:UBPR167}[P0] + \text{cc:RCFDF170}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2008-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 41, \text{uc:UBPR2769}[P0] + \text{uc:UBPR3494}[P0] + \text{ub:UBPR1227}[P0] + \text{uc:UBPR1607}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2007-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{uc:UBPR2769}[P0] + \text{uc:UBPR3494}[P0] + \text{ub:UBPR3494}[P0] + \text{uc:UBPR1227}[P0] + \text{uc:UBPR1607}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2007-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{uc:UBPR2769}[P0] + \text{ub:UBPR3494}[P0] + \text{uc:UBPR1227}[P0] + \text{uc:UBPR1607}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2007-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{uc:UBPR2769}[P0] + \text{ub:UBPR3494}[P0] + \text{ub:UBPR1227}[P0] + \text{uc:UBPR1607}[P0]) \]

[Updated Jul 05 2022]

**UBPRE037**

**DESCRIPTION**
Non-interest Expense

**NARRATIVE**
Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

**FORMULA**

**UBPRE119**

**DESCRIPTION**
Net Loans and Leases

**NARRATIVE**
Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on Call Report Schedule RC.

**FORMULA**
uc:UBPRB529[0] + uc:UBPR5369[0]

**UBPRE120**

**DESCRIPTION**
U.S. Treasury and Agency Securities

**NARRATIVE**

**FORMULA**
IF(uc:UBPR9999[0] > '2009-04-01' AND uc:UBPRC752[0] = 31, uc:UBPR0211[0] + existingof(uc:UBPR1289[0], 0) + existingof(uc:UBPR1294[0], 0) + uc:UBPR1287[0] + existingof(cc:RCFD1293[0], 0) + existingof(uc:UBPR1298[0], 0) + cc:RCFDG300[0] + cc:RCFDG304[0] + cc:RCFDG312[0] + cc:RCFDG316[0] + cc:RCFDG303[0] + cc:RCFDG307[0] + cc:RCFDG315[0] + cc:RCFDG319[0] + existingof(cc:RCFDHT50[0], 0) + existingof(cc:RCFDHT53[0], 0), IF(uc:UBPR9999[0] > '2009-04-01' AND uc:UBPRC752[0] = 41, uc:UBPR0211[0] + existingof(uc:UBPR1289[0], 0) + existingof(uc:UBPR1294[0], 0) + uc:UBPR1287[0] + existingof(cc:RCON1293[0], 0) + existingof(uc:UBPR1298[0], 0) + existingof(cc:RCONG300[0], cc:RCONHT54[0], 0) + existingof(cc:RCONG304[0], 0) + cc:RCONG312[0] + cc:RCONG316[0] + existingof(cc:RCONG303[0], cc:RCONHT57[0], 0) + existingof(uc:UBPR1289[0], 0) + existingof(uc:UBPR1287[0], 0) + existingof(cc:RCONG315[0], cc:RCONG319[0] + existingof(cc:RCONHT50[0], 0) + existingof(cc:RCONHT54[0], 0) + existingof(cc:RCONG303[0], cc:RCONHT57[0], 0) + existingof(cc:RCONG307[0], 0) + cc:RCONG315[0] + cc:RCONG319[0] + existingof(cc:RCONHT50[0], 0) + existingof(cc:RCONHT54[0], 0) + existingof(cc:RCONG303[0], cc:RCONHT57[0], 0) + existingof(cc:RCONG307[0], 0) + cc:RCONG315[0] + cc:RCONG319[0] + existingof(cc:RCONHT50[0], 0) + existingof(cc:RCONHT54[0], 0) + existingof(cc:RCONG303[0], cc:RCONHT57[0], 0) + existingof(cc:RCONG307[0], 0), uc:UBPR0211[0] + uc:UBPR1289[0] + uc:UBPR1294[0] + uc:UBPR1698[0] + uc:UBPR1703[0] + uc:UBPR1714[0] + uc:UBPR1718[0] + uc:UBPR1287[0] + cc:RCFD1293[0] + uc:UBPR1298[0] + uc:UBPR1702[0] + uc:UBPR1707[0]
All Other Securities

DESCRIPTION
All other domestic securities, including holdings of private certificates of participation in pools of residential mortgages.

FORMULA

Gross Loans & Leases

DESCRIPTION
Average Total Loans & Leases

FORMULA
uc:UBPRD245[P0] + uc:UBPR2123[P0]
NARRATIVE
Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.

FORMULA
uc:UBPRD151[P0] + uc:UBPRD272[P0]

UBPRE582
DESCRIPTION
Short Term Investments

NARRATIVE
Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less.

FORMULA
uc:UBPR0071[P0] + uc:UBPRD493[P0] + uc:UBPRA248[P0]

UBPRE583
DESCRIPTION
Short Term Assets

NARRATIVE
Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less.

FORMULA
uc:UBPRE582[P0] + uc:UBPRA247[P0]

UBPRE625
DESCRIPTION
Cash Dividends Declared

NARRATIVE
All cash dividends declared on common and preferred stock year to date.

FORMULA
cc:RIAD4460[P0] + cc:RIAD4470[P0]

UBPRE644
DESCRIPTION
Net Tier One Capital

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

UBPRE878
DESCRIPTION
Average Assets During Quarter
NARRATIVE
Average assets for one quarter from Call Report Schedule RC-K.
FORMULA
IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))

UBPRF056
DESCRIPTION
FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years
FORMULA
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF056[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF056[P0], NULL)), NULL)

UBPRF057
DESCRIPTION
FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years
FORMULA
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF057[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF057[P0], NULL)), NULL)

UBPRF058
DESCRIPTION
FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Five Years
FORMULA
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF058[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF058[P0], NULL)), NULL)

UBPRF061
DESCRIPTION
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years
FORMULA
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF061[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF061[P0], NULL)), NULL)
UBPRF062

DESCRIPTION
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years.

FORMULA
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF062[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF062[P0], NULL)), NULL)

UBPRF063

DESCRIPTION
Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Five Years

FORMULA
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF063[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF063[P0], NULL)), NULL)

UBPRF167

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

FORMULA

UBPRF168

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

FORMULA

UBPRF174

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

FORMULA

UBPRF177

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

UBPRF180
DESCRIPTION
Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; 90 or More Days Past Due and Still Accruing
FORMULA

UBPRF182
DESCRIPTION
Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual
FORMULA

UBPRF183
DESCRIPTION
Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual
FORMULA

UBPRF858
DESCRIPTION
Federal Funds Purchased & Resales
NARRATIVE
Federal Funds purchased and securities sold under agreements to repurchase.
FORMULA

UBPRG840
DESCRIPTION
ABS: Structured Financial Products: Amortized Cost of Held-to-Maturity - Total
FORMULA
IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31,existingof(cc:RCFDG336[P0],cc:RCFDHT58[P0],0) + existingof(CC:RCFDG340[P0],0) + existingof(CC:RCFDG344[P0],0), IF(uc:UBPR9999[P0] > '2009-04-01' and
uc:UBPRC752[P0] = 41,existingof(cc:RCONG336[P0], cc:RCONHT58[P0],0) + existingof(cc:RCONG340[P0],0) +
existingof(cc:RCONG344[P0],0), NULL))

UBPRG843
DESCRIPTION
ABS: Structured Financial Products: Fair Value of Available-for-Sale Total
FORMULA
IF(uc:UBPRC752[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31,existingof(cc:RCFDG339[P0], cc:RCFDHT61[P0], 0) +
existingof(CC:RCFDG343[P0],0) + existingof(CC:RCFDG347[P0],0), IF(uc:UBPRC752[P0] > '2009-04-01' and
uc:UBPRC752[P0] = 41,existingof(cc:RCONG339[P0], cc:RCONHT61[P0], 0) + existingof(cc:RCONG343[P0],0) +
existingof(cc:RCONG347[P0],0), NULL))

UBPRJA22
DESCRIPTION
Equity securities with readily determinable fair values not held for trading
FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDJA22[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONJA22[P0], NULL))

UBPRKX38
DESCRIPTION
NET INTEREST INCOME FOR THE QUARTER
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4074[P0] - cc:RIAD4074[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4074[P0], NULL))