1 Interest Income (TE)

1.1 UBPRE001

DESCRIPTION
Interest Income (TE) as a percent of Average Assets

NARRATIVE
All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

FORMULA
PCTOFANN(uc:UBPR4107[P0],uc:UBPRD659[P0])

2 Interest Expense

2.1 UBPRE002

DESCRIPTION
Interest Expense as a percent of Average Assets

NARRATIVE
Total interest expense divided by average assets.

FORMULA
PCTOFANN(cc:RIAD4073[P0],uc:UBPRD659[P0])

3 Net Interest Income (TE)

3.1 UBPRE003

DESCRIPTION
Net Interest Income (TE) as a percent of Average Assets

NARRATIVE
Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

FORMULA
PCTOFANN(uc:UBPR4074[P0],uc:UBPRD659[P0])

4 Noninterest Income

4.1 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])

5 Noninterest Expense

5.1 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])

6 Pre-Provision Net Revenue (TE)

6.1 UBPRPG69
DESCRIPTION
Pre Provision Net Revenue YTD % of Average Assets (TE)

NARRATIVE
Pre Provision Net Revenue YTD % of Average Assets (TE)

FORMULA
PCTOFANN(uc:UBPRPG64[P0],uc:UBPRD659[P0])

7 Provision: Loan & Lease Losses

7.1 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])

8 Provision: Credit Loss Oth Assets
8.1 UBPRKW07

DESCRIPTION
Provision for credit losses on all other assets as a percent of average assets

NARRATIVE
Provision for credit losses on all other assets divided by average assets

FORMULA
PCTOFANN(uc:UBPRKW06[P0],uc:UBPRD659[P0])

9 Pretax Operating Income (TE)

9.1 UBPRE007

DESCRIPTION
Pretax Operating Income (TE) as a percent of Average Assets

NARRATIVE
Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expense, the provision for loan and lease-financing receivable losses and the provision for allocated transfer risk, divided by average assets.

FORMULA
PCTOFANN(uc:UBPRE038[P0],uc:UBPRD659[P0])

10 Realized Gains/Losses Sec

10.1 UBPRE008

DESCRIPTION
Realized Gains(Losses) on the sale of Securities as a percent of Average Assets

NARRATIVE
Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts divided by average assets.

FORMULA
PCTOFANN(uc:UBPRD309[P0],uc:UBPRD659[P0])

11 Unrealized Gains / Losses Equity Sec

11.1 UBPRJA35

DESCRIPTION
Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

NARRATIVE
Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets
12 Pretax Net Operating Income (TE)

12.1 UBPRE009

DESCRIPTION
Pretax Net Operating Income (TE) as a percent of Average Assets

NARRATIVE
Pretax operating income, plus securities gains or losses divided by average assets.

FORMULA
PCTOFANN(cc:RIADHT70[P0],uc:UBPRD659[P0])

13 Net Operating Income

13.1 UBPRE010

DESCRIPTION
Net Operating Income as a percent of Average Assets

NARRATIVE
After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

FORMULA
IF(uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIAD4300[P0],uc:UBPRD659[P0]), NULL)

14 Adjusted Net Operating Income

14.1 UBPRE011

DESCRIPTION
Adjusted Net Operating Income as a percent of Average Assets

NARRATIVE
Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

FORMULA
PCTOFANN(uc:UBPRD385[P0],uc:UBPRD659[P0])

15 Net Inc Attrib to Min Ints

15.1 UBPRJ248
DESCRIPTION
Net Income Attributed to Minority Interests as a percent of Average Assets

NARRATIVE
Net income attributed to minority interests divided by average assets. A minority interest is the portion of equity in a bank's subsidiary not attributable, directly or indirectly, to the parent bank. If the amount reported in this item is a net loss, enclose it in parentheses.

FORMULA
IF(uc:UBPR9999[P0] > '2009-01-01' AND uc:UBPRD659[P0] <> 0, PCTOFANN(cc:RIADG103[P0], uc:UBPRD659[P0]), NULL)

16 Net Income Adjusted Sub S

16.1 UBPRE012

DESCRIPTION
Net Income Adjusted for Sub Chapter S Status as a percent of Average Assets

NARRATIVE
Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, - tax-exempt income from other obligations of states and political subdivisions.

FORMULA
IF(uc:UBPRD659[P0] <> 0, PCTOFANN(uc:UBPRD392[P0], uc:UBPRD659[P0]), NULL)

17 Net Income

17.1 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)

18 Avg Earning Assets to Avg Assets

18.1 UBPRE014

DESCRIPTION
Average Earning Assets as a percent of Average Assets
NARRATIVE
Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, mortgage backed securities, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, plus a five period average of interest only strips (mortgage loans and Other) and equity securities divided by average assets.

FORMULA
PCTOF(uc:UBPRD362[P0],uc:UBPRD659[P0])

19 Avg Int-Bearing Funds to Avg Assets

19.1 UBPRE015

DESCRIPTION
Average Interest-Bearing Funds as a percent of Average Assets

NARRATIVE
Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, other borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

FORMULA
PCTOF(uc:UBPRD435[P0],uc:UBPRD659[P0])

20 Int Inc (TE) to Avg Earn Assets

20.1 UBPRE016

DESCRIPTION
Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE
Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

FORMULA
PCTOFANN(uc:UBPR4107[P0],uc:UBPRD362[P0])

21 Int Expense to Avg Earn Assets

21.1 UBPRE017

DESCRIPTION
Interest Expense to Average Earning Assets

NARRATIVE
Total interest expense divided by the average of the respective asset accounts involved in generating interest income.
FORMULA
PCTOFANN(cc:RIAD4073[P0],uc:UBPRD362[P0])

22 Net Int Inc-TE to Avg Earn Assets

22.1 UBPRE018

DESCRIPTION
Net Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE
Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

FORMULA
PCTOFANN(uc:UBPR4074[P0],uc:UBPRD362[P0])

23 Net Loss to Average Total LN&LS

23.1 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])

24 Earnings Coverage of Net Losses (X)

24.1 UBPRE020

DESCRIPTION
Earnings Coverage of Net Losses (X)

NARRATIVE
Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

FORMULA
IF(uc:UBPR1795[P0] > 0,PCT(uc:UBPRD468[P0],uc:UBPR1795[P0]), NULL)

25 LN&LS Allowance to LN&LS Not HFS
25.1 UBPRE022

DESCRIPTION
LN&LS Allowance to LN&LS Not HFS

NARRATIVE
Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables not held for sale. Available from March 31, 2001 forward.

FORMULA
PCTOF(uc: UBPR3123[P0], uc: UBPRB528[P0])

26 LN&LS Allowance to Net Losses (X)

26.1 UBPRE021

DESCRIPTION
Loan and Lease Allowance to Net Loss (times)

NARRATIVE
Ending balance of the allowance for possible loan and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown in this caption.

FORMULA
IF(uc: UBPR1795[P0] > 0, PCT(uc: UBPR3123[P0], uc: UBPRD236[P0]), NULL)

27 LN&LS Allowance to Total LN&LS

27.1 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
PCTOF(uc: UBPR3123[P0], uc: UBPRD245[P0])

28 Total LN&LS-90+ Days Past Due

28.1 UBPRE541

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])

29 -Nonaccrual

29.1 UBPRE542

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])

30 -Total

30.1 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])

31 Net Non Core Fund Dep New $250M

31.1 UBPRK447

DESCRIPTION
Net Non Core Funding Dependence $250,000

NARRATIVE
Noncore liabilities less short term investments divided by long term assets. Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than $250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than $100,000 + insured brokered deposits of $100,000 through $250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of $100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than $100,000 + brokered deposits of $100,000. 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. Long term assets equals the sum of: net loans and leases + loans and leases held for sale + held-to-maturity securities + available-for-sale securities - debt securities with a remaining maturity of one year or less + other real estate owned (non-investment).
32 Net Loans & Leases to Assets

32.1 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
\[ \text{PCTOF}(\text{uc:UBPRK446}, \text{uc:UBPRD584}) \]

33 Leverage Ratio

33.1 UBPRD486

DESCRIPTION
Tier One Leverage Capital

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

FORMULA
\[ \text{IF}(\text{uc:UBPR9999} > \text{'2001-01-01'}, (\text{uc:UBPR7204} * 100), \text{null}) \]

34 Total Capital Ratio

34.1 UBPRD488

DESCRIPTION
Total Risk-Based Capital to Risk-Weighted Assets

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

FORMULA
\[ \text{IF}(\text{uc:UBPR9999} > \text{'2001-01-01'}, (\text{uc:UBPR7205} * 100), \text{null}) \]

35 Cash Dividends to Net Income

35.1 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)

36 Retained Earnings to Avg Total Equity

36.1 UBPRE025

DESCRIPTION
Retained Earnings to Average Total Equity

NARRATIVE
Net income, less cash dividends declared, divided by average equity capital.

FORMULA
IF(uc:UBPRD342[P0] > 0,PCTOFANN(uc:UBPRE043[P0],uc:UBPRD342[P0]), NULL)

37 Rest+Nonac+RE Acq to Eqcap+ALLL

37.1 UBPRE026

DESCRIPTION
Restructured Loans + Nonaccrual Loans + Real Estate Acquired to Equity Capital + Loan and Lease Allowance

NARRATIVE
The sum of loans and leases which are on nonaccrual + restructured but 30-89 days past due + restructured but over 90 days past due + restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.

FORMULA
PCTOF(uc:UBPRD090[P0],uc:UBPRD092[P0])

38 Total Assets

38.1 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
39 Tier 1 Capital

39.1 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
\[ \text{PCTOF}(\text{uc:UBPRD087}[P0],\text{uc:UBPRD088}[P0]) \]

40 Net Loans & Leases

40.1 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
\[ \text{PCTOF}(\text{uc:UBPRD250}[P0],\text{uc:UBPRD251}[P0]) \]

41 Short Term Investments

41.1 UBPRE028

DESCRIPTION
Short Term Investments 12-month growth rate

NARRATIVE
Short Term Investments 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. 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
\[ \text{PCTOF}(\text{uc:UBPRD430}[P0],\text{uc:UBPRD431}[P0]) \]
42 Short Term Non Core Funding

42.1 UBPRE029

DESCRIPTION
Short Term Non Core Funding 12-month growth rate

NARRATIVE
Short Term Non Core Funding 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. Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than $250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than $100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA
PCTOF(uc:UBPRD545[P0],uc:UBPRD547[P0])

43 Average Total Assets

43.1 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
CAVG04X(#uc:UBPRE878)

44 Total Equity Capital

44.1 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))
45 Net Income

45.1 UBPR4340

DESCRIPTION
Net Income

NARRATIVE
Net Income from Call Report Schedule RI.

FORMULA
cc:RIAD4340[P0]

46 Number of banks in Peer Group

46.1 UBPAE877

DESCRIPTION
NUMBER OF BANKS IN PEER GROUP

NARRATIVE
FORMULA
Referenced Concepts

**UBPR0071**

**DESCRIPTION**
Interest-Bearing Bank Balances

**NARRATIVE**
Interest-bearing balances due from depository institutions.

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[\text{P0}] = 31, \text{cc:RCFD0071}[\text{P0}], \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 41, \text{cc:RCON0071}[\text{P0}], \text{NULL}))
\]

**UBPR1227**

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[\text{P0}] = 31, \text{cc:RCFD1227}[\text{P0}], \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 41, \text{cc:RCON1227}[\text{P0}], \text{NULL}))
\]

**UBPR1228**

**DESCRIPTION**
Lease Financing Receivables - Nonaccrual

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[\text{P0}] = 31, \text{cc:RCFD1228}[\text{P0}], \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 41, \text{cc:RCON1228}[\text{P0}], \text{NULL}))
\]

**UBPR1255**

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[\text{P0}] = 31, \text{cc:RCFD1255}[\text{P0}], \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 41, \text{cc:RCON1255}[\text{P0}], \text{NULL}))
\]

**UBPR1256**

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPRC752}[\text{P0}] = 31, \text{cc:RCFD1256}[\text{P0}], \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 41, \text{cc:RCON1256}[\text{P0}], \text{NULL}))
\]

**UBPR1272**

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

**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))

**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

UBPR1658

DESCRIPTION
Restructured LN&LS 30-89 Days P/D

NARRATIVE
Restructured loans and leases past due 30 through 89 days and still accruing interest.

FORMULA

UBPR1659

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

FORMULA
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)))

**UBPR1752**

**DESCRIPTION**
Historical Cost of All Other Available-for-Sale Equity Securities

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD1752[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1752[P0], NULL))

**UBPR1754**

**DESCRIPTION**
Held-to-Maturity Securities

**NARRATIVE**
Held-to-maturity securities reported at cost.

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD1754[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1754[P0], NULL))

**UBPR1773**

**DESCRIPTION**
Available-for-Sale Securities

**NARRATIVE**
Securities available-for-sale reported at fair value.

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD1773[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1773[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))

**UBPR1795**

**DESCRIPTION**
Net credit losses on loans and leases

**NARRATIVE**
Gross loan and lease losses less gross loan and lease recoveries.

**FORMULA**

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

UBPR2170
DESCRIPTION
Total Assets
NARRATIVE
Total Assets from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2170[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2170[P0], NULL))

UBPR2366
DESCRIPTION
Fully Insured Brokered Deposits
NARRATIVE
Fully Insured Brokered Deposits March 31, 2017 and forward equals brokered deposits of $250,000 or less. Fully Insured Brokered Deposits March 31, 2010 to December 31, 2016 equals brokered deposits less than $100,000 + brokered deposits of $100,000 through $250,000 from Call Report Schedule RC-E. Fully insured brokered deposits prior to March 31, 2010 equals brokered time deposits less than $100,000 + brokered deposits issued in denominations of $100,000 from Call Report Schedule RC-E.
FORMULA

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))
**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))

**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))

**UBPR3190**

**DESCRIPTION**
Other Borrowed Money

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD3190[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3190[P0], NULL))

**UBPR3200**

**DESCRIPTION**
Subordinated Notes and Debentures

**NARRATIVE**
Subordinated notes and debentures from Call Report Schedule RC.

**FORMULA**
IF(uc:UBPRC752[P0] = 31,cc:RCFD3200[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3200[P0], NULL))

**UBPR3210**

**DESCRIPTION**

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Updated Jul 05 2022
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))

UBPR3353
DESCRIPTION
Quarterly Average of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3353[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3353[P0], NULL))

UBPR3355
DESCRIPTION
Quarterly Average of Other Borrowed Money

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3355[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3355[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))
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))

UBPR4010
DESCRIPTION
Interest and Fees on Loans

NARRATIVE
Year-to-date interest and fee income on loans.

FORMULA
UBPR4074
DESCRIPTION
Net Interest Income (TE)
NARRATIVE
Total interest income on a tax equivalent basis less total interest expense.
FORMULA
uc:UBPR4107[P0] - cc:RIAD4073[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

UBPR4107
DESCRIPTION
Total Interest Income (TE)
NARRATIVE
Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.
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))))

**UBPR9565**

**DESCRIPTION**
SIZE CODE

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

**UBPR9999**

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

**FORMULA**
Context.Period.EndDate
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))

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))

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))

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 - Nonaccrual

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**

\[
\text{IF(uc:UBPR9999}[P0] > '2011-01-01' and uc:UBPRC752}[P0] = 31, \text{cc:RFDK214}[P0] + \text{cc:RFDK217}[P0], \text{IF(uc:UBPR9999}[P0] > '2011-01-01' and uc:UBPRC752}[P0] = 41, \text{cc:RCONK214}[P0] + \text{cc:RCONK217}[P0], \text{IF(uc:UBPR9999}[P0] < '2011-01-01' and uc:UBPRC752}[P0] = 31, \text{cc:RFDB579}[P0], \text{IF(uc:UBPR9999}[P0] < '2011-01-01' and uc:UBPRC752}[P0] = 41, \text{cc:RCONB579}[P0], \text{NULL})))
\]

**UBPRB580**

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

**FORMULA**

\[
\text{IF(uc:UBPR9999}[P0] > '2011-01-01' and uc:UBPRC752}[P0] = 31, \text{cc:RCONK215}[P0] + \text{cc:RCONK218}[P0], \text{IF(uc:UBPR9999}[P0] > '2011-01-01' and uc:UBPRC752}[P0] = 41, \text{cc:RCONK215}[P0] + \text{cc:RCONK218}[P0], \text{IF(uc:UBPR9999}[P0] < '2011-01-01' and uc:UBPRC752}[P0] = 31, \text{cc:RFDB580}[P0], \text{IF(uc:UBPR9999}[P0] < '2011-01-01' and uc:UBPRC752}[P0] = 41, \text{cc:RCONB580}[P0], \text{NULL})))
\]

**UBPRB987**

**DESCRIPTION**
Federal Funds Sold in Domestic Offices

**FORMULA**

\[
\text{IF(uc:UBPRC752}[P0] = 31 AND uc:UBPR9999}[P0] > = '2002-03-31', \text{cc:RCONB987}[P0], \text{IF(uc:UBPRC752}[P0] = 41 AND uc:UBPR9999}[P0] > = '2002-03-31', \text{cc:RCONB987}[P0], \text{NULL})
\]

**UBPRB989**

**DESCRIPTION**
Securities Purchased Under Agreements to Resell

**FORMULA**

\[
\text{IF(uc:UBPRC752}[P0] = 31 AND uc:UBPR9999}[P0] > = '2002-03-31', \text{cc:RCONB989}[P0], \text{IF(uc:UBPRC752}[P0] = 41 AND uc:UBPR9999}[P0] > = '2002-03-31', \text{cc:RCONB989}[P0], \text{NULL})
\]

**UBPRB993**

**DESCRIPTION**
Federal Funds Purchased

**NARRATIVE**
Total federal funds purchased in domestic offices.

**FORMULA**

\[
\text{IF(uc:UBPRC752}[P0] = 31 AND uc:UBPR9999}[P0] > = '2002-03-31', \text{cc:RCONB993}[P0], \text{IF(uc:UBPRC752}[P0] = 41 AND uc:UBPR9999}[P0] > = '2002-03-31', \text{cc:RCONB993}[P0], \text{NULL})
\]

**UBPRB995**

**DESCRIPTION**
Securities Sold Under Agreements to Repurchase
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]

**UBPRD078**

DESCRIPTION
Total Deposits in Foreign Offices

NARRATIVE
The sum of all deposits in foreign offices.

FORMULA
cc:RCFN2200[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]

**UBPRD090**

DESCRIPTION
Troubled Assets

FORMULA

**UBPRD092**

DESCRIPTION
Total Equity Capital Plus Allowance for Loans and Lease Losses

FORMULA
uc:UBPRD660[P0] + uc:UBPR3123[P0]
**UBPRD142**

**DESCRIPTION**
Institution Average Loans Amount

**FORMULA**
\[
\text{IF}(\text{ub:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 41, \text{ub:UBPR3360}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{cc:RCON3360}[P0] + \text{Existingof}(\text{cc:RCFN3360}[P0], 0), \text{NULL}))
\]

**UBPRD151**

**DESCRIPTION**
Institution Loans Calendar Year Average Amount

**FORMULA**
\[
\text{CAVG04X}(\#\text{ub:UBPRD142})
\]

**UBPRD203**

**DESCRIPTION**
Institution Nonaccrual Real Estate Loans Amount

**FORMULA**
\[
\text{IF}(\text{ub:UBPR9999}[P0] > '2008-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{ub:UBPR3492}[P0] + \text{ub:UBPR3495}[P0] + \text{ub:UBPR5400}[P0] + \text{ub:UBPR5403}[P0] + \text{cc:RCFNB574}[P0], \text{IF}(\text{ub:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{ub:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 31, \text{ub:UBPR3492}[P0] + \text{ub:UBPR3495}[P0] + \text{ub:UBPR5400}[P0] + \text{cc:RCFNB574}[P0], \text{IF}(\text{ub:UBPR9999}[P0] > '2002-01-01' \text{ AND } \text{ub:UBPR9999}[P0] < '2008-01-01' \text{ AND } \text{ub:UBPRC752}[P0] = 41, \text{cc:RCONF176}[P0] + \text{ub:UBPR1795}[P0] * \text{ANN})
\]

**UBPRD236**

**DESCRIPTION**
Institution Annualized Net Loans and Lease Financing Receivable Chargeoffs

**FORMULA**
\[
\text{ub:UBPR1795}[P0] * \text{ANN}
\]

**UBPRD245**

**DESCRIPTION**
Total Loans and Leases, Net of Unearned Income

**FORMULA**
\[
\text{null}
\]
uc:UBPRB528[P0] + uc:UBPR5369[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)

**UBPRD293**

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

FORMULA

**UBPRD309**

DESCRIPTION
Institution Gross Security Gain or Loss on Investment Securities Amount

FORMULA
cc:RIAD3521[P0] + cc:RIAD3196[P0]

**UBPRD337**

DESCRIPTION
Institution Interest Bearing Balance Calendar Year Average Amount

FORMULA
CAVG04X(#uc:UBPR3381)
UBPRD342
DESCRIPTION
Total Equity Capital Calendar Year Average
FORMULA
CAVG05X(#uc:UBPRD660)

UBPRD347
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]

UBPRD351
DESCRIPTION
Four Period Average of Time Deposits Greater Than $100,000
FORMULA
CAVG04X(#cc:RCONA514)

UBPRD358
DESCRIPTION
Institution Four Period Average Interest Bearing Foreign Deposits
FORMULA
CAVG04X(#cc:RCFN3404)

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

UBPRD371
DESCRIPTION
Interest Expense Incurred to Carry Tax Exempt Securities, Loans and Leases

FORMULA
Existingof(cc:RIAD4513[P0],0) * ANN

UBPRD376
DESCRIPTION
Institution Federal Funds Purchased Calendar Quarter Average

FORMULA
CAVG04X(#uc:UBPR3353)

UBPRD377
DESCRIPTION
Institution Federal Fund Sold Calendar Quarter Average

FORMULA
CAVG04X(#uc:UBPR3365)

UBPRD385
DESCRIPTION
Net operating income after taxes and securities + provision for possible loan and lease losses - net loan and lease losses + provision for credit losses on all other assets - net credit losses on all other assets.

FORMULA
cc:RIAD4300[P0] + cc:RIAD4230[P0] - uc:UBPR1795[P0] + Existingof(uc:UBPRKW06[P0],0) - Existingof(uc:UBPRKW26[P0],0)

UBPRD392
DESCRIPTION
Net Income After Taxes for Banks Filling Subchapter S

FORMULA

UBPRD398
DESCRIPTION
Total Interest and Dividend Income on Securities

FORMULA
cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]
UBPRD402

DESCRIPTION
Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

FORMULA
uc:UBPRD403[P0] * ANN

UBPRD403

DESCRIPTION
Absolute Value of Total Applicable Income Taxes

FORMULA
IF(uc:UBPRD519[P0] = 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] > 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] < 0,(uc:UBPRD519[P0] * -1), NULL)))

UBPRD404

DESCRIPTION
Available Benefit for Tax Equivalent Adjustment

FORMULA
PCT(uc:UBPRD463[P0],(1 - uc:UBPRD463[P0]))

UBPRD405

DESCRIPTION
Tax Benefit De-Annualized

FORMULA
IF(uc:UBPRD406[P0] > 0,PCT(uc:UBPRD406[P0],ANN),IF(uc:UBPRD406[P0] < 0,0,IF(uc:UBPRD406[P0] = 0,0, NULL)))

UBPRD406

DESCRIPTION
Total Tax Benefit

FORMULA

UBPRD407
DESCRIPTION
Income Plus Tax Credits Available for Tax Equivalent Adjustment. Used Where Tax Exempt Income Exceeds Taxable Income

FORMULA
uc:UBPRD409[P0] + uc:UBPRD408[P0]

UBPRD408
DESCRIPTION
Absolute Value of Total Taxes Annualized for Tax Equivalency Calculations and Grossed Up By Marginal Tax Rate. Gross Up Factor is Reciprocal

FORMULA
uc:UBPRD402[P0] * IF(uc:UBPR9999 > '2018-01-01', 4.762, 2.941)

UBPRD409
DESCRIPTION
Gross Taxable Income Annualized for Tax Equivalent Calculation

FORMULA
uc:UBPRD410[P0] * ANN

UBPRD410
DESCRIPTION
Gross Taxable Income

FORMULA
cc:RIAD4301[P0] + existingof(cc:RIAD4513[P0],0)

UBPRD412
DESCRIPTION
Net Taxable Income (Year-to-Reporting-Date) Used For Tax Equivalent Calculation Annualized

FORMULA
uc:UBPRD413[P0] * ANN

UBPRD413
DESCRIPTION
Net Taxable Income (Year-to-Date) Used For Tax Equivalent Calculations

FORMULA
uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD423
DESCRIPTION
Tax Exempt Securities and Loan and Lease Income Annualized For Tax Equivalent Calculation

FORMULA
(cc:RIAD4507[P0] + cc:RIAD4313[P0]) * ANN

UBPRD424
DESCRIPTION
Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

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

UBPRD425
DESCRIPTION

FORMULA
cc:RIADA530[P0]

UBPRD429
DESCRIPTION
Total Investment Securities Calendar Quarter Average

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

UBPRD430
DESCRIPTION
Yearly Change in Temporary Investments, Used for Yearly Growth Rate Ratio

FORMULA
IF(uc:UBPRD088[P0] > 0,uc:UBPRE582[P0] - uc:UBPRD431[P0],NULL)

UBPRD431
DESCRIPTION
Prior Year in Temporary Investments, Used for Yearly Growth Rate Ratio

FORMULA
uc:UBPRE582[-P1Y]

UBPRD433
DESCRIPTION
Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount

FORMULA

UBPRD435
DESCRIPTION
Institution Total Interest Bearing Liabilities Calendar Quarter Average

FORMULA
uc:UBPRD433[P0] + uc:UBPRD376[P0] + Existingof(uc:UBPRD440[P0],0) + uc:UBPRD506[P0]

UBPRD436
DESCRIPTION
Other Borrowed Money With Remaining Maturity of One year or Less

FORMULA
uc:UBPR2651[P0] + uc:UBPRB571[P0]
UBPRD439

DESCRIPTION
Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0], '0001', '0002'),
cc:RCON3190[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND
IN(uc:UBPR9565[P0], '2001', '2002', '0003'), ExistingOf(uc:UBPR3355[P0], cc:RCON3190[P0]), IF(uc:UBPR9999[P0] >
'2001-01-01' AND uc:UBPRC752[P0] = 31, uc:UBPR3355[P0], NULL)))

UBPRD440

DESCRIPTION
Institution Other Liabilities for Borrowed Money Calendar Year Average Amount

FORMULA
AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0], '2001', '2002', '0003'), uc:UBPRD441[P0], IF(uc:UBPR9999[P0] >
'2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0], '0001', '0002'), uc:UBPRD442[P0], NULL)))

UBPRD441

DESCRIPTION
Four Period Average of Liabilities for Other Borrowed Money Calendar Quarter Average Amount

FORMULA
CAVG04X(#uc:UBPRD439)

UBPRD442

DESCRIPTION
Institution Five Period Average Total Other Borrowed Money Calendar Quarter Average Amount

FORMULA
CAVG05X(#uc:UBPRD439)

UBPRD463

DESCRIPTION
Institution Marginal Tax Rate

FORMULA
IF(uc:UBPR9999[P0] > '2018-01-01' AND uc:UBPRD410[P0] > 0, .21, IF((uc:UBPRD410[P0] * ANN) > 0 AND

UBPRD468

DESCRIPTION

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Institution Calendar Year Net Operating Income

FORMULA
cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]

**UBPRD473**

DESCRIPTION
Four Period Average of Other Nontransactional Savings Deposits

FORMULA
CAVG04X(#cc:RCONB563)

**UBPRD474**

DESCRIPTION
Four Period Average of Other Nontransactional Time Deposits

FORMULA
CAVG04X(#cc:RCONA529)

**UBPRD480**

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

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

**UBPRD483**

DESCRIPTION

NARRATIVE

FORMULA
cc:RIAD4230[P0]

**UBPRD493**

DESCRIPTION
Federal Funds Sold and Resales

NARRATIVE
Federal funds sold and securities purchased under agreements to resell.

FORMULA

UBPRD498
DESCRIPTION
Institution Total Investment Securities Calendar Year Average Amount
FORMULA
CAVG04X(#uc:UBPRD429)

UBPRD503
DESCRIPTION
Institution Interest Only and Equity Strips Amount
FORMULA
existingof(uc:UBPRA519[P0], cc:RCFDHT80[P0], cc:RCONHT80[P0]) + existingof(uc:UBPRA520[P0], 0) + uc:UBPR1752[P0]

UBPRD505
DESCRIPTION
Institution Calendar Year Average Interest Only and Equity Security Strips Amount
FORMULA

UBPRD506
DESCRIPTION
Institution Subordinated Debt by Total Assets Calendar Year Average Ratio
FORMULA
CAVG05X(#uc:UBPR3200)

UBPRD512
DESCRIPTION
Four Period Average of Interest Bearing Transaction Accounts
FORMULA
CAVG04X(#cc:RCON3485)

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

**UBPRD515**

**DESCRIPTION**
Institution Trading Account Assets Calendar Year Average Amount

**FORMULA**
CAVG04X(#uc:UBPRD514)

**UBPRD519**

**DESCRIPTION**
Institution Total Applicable Income Taxes

**FORMULA**
cc:RIAD4302[P0]

**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)

**UBPRD545**

**DESCRIPTION**
Yearly Change in Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

**FORMULA**
IF(uc:UBPRD088[P0] > 0,uc:UBPRE584[P0] - uc:UBPRD547[P0],NULL)

**UBPRD547**

**DESCRIPTION**
Prior Year Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

**FORMULA**
uc:UBPRE584[-P1Y]

**UBPRD580**

**DESCRIPTION**
Investment Securities Over one Year Amount

**FORMULA**
uc:UBPRD588[P0] - uc:UBPRA248[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**

**UBPRD584**

**DESCRIPTION**
Net Loans and Lease Financing Receivables, Investment Securities and All Other Real Estate Owned

**FORMULA**
uc:UBPRD587[P0] + uc:UBPRE130[P0]

**UBPRD587**

**DESCRIPTION**
Net Loans and Lease Financing Receivables and Investment Securities with Maturities Over one Year

**FORMULA**
uc:UBPRE119[P0] + uc:UBPRD580[P0]

**UBPRD588**

**DESCRIPTION**
Total Investment Securities

**FORMULA**
existingof(uc:UBPR1754[P0],0) + existingof(uc:UBPR1773[P0],0) + existingof(uc:UBPRJA22[P0],0)

**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**
CAVG04X(#uc:UBPRE878)
UBPRD660
DESCRIPTION
Institution Equity Capital Consolidated Basis
FORMULA
IF(ExistsNonNil(uc:UBPR3210[P0], uc:UBPR3210[P0], NULL)

UBPRD664
DESCRIPTION
Non-Investment ORE Owned
FORMULA

UBPRD667
DESCRIPTION
90 Days and Over Past Due
NARRATIVE
Loans and leases past due over 90 days and still accruing.
FORMULA

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UBPRD669
DESCRIPTION
Total Nonacrrual LN&LS
NARRATIVE
Loans and leases on which interest is no longer being accrued.
FORMULA

UBPRD673
DESCRIPTION
Total Loans and Leases Restructured
FORMULA

UBPRE036
DESCRIPTION
Adjusted Operating Income (TE)
NARRATIVE
Net interest income plus noninterest income.
FORMULA
uc:UBPR4074[P0] + cc:RIAD4079[P0]

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**

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

**UBPRE038**

**DESCRIPTION**

Pretax Operating Income (TE)

**NARRATIVE**

The sum of year-to-date total tax equivalent interest income plus non-interest income less interest expense, non-interest expense, provision for possible loan and lease financing

**FORMULA**

\[
\text{cc:RIAD4301}[P0] - \text{uc:UBPRD309}[P0] - \text{ExistingOf}(\text{cc:RIADHT70}[P0], '0') + \text{uc:UBPRD405}[P0]
\]

**UBPRE039**

**DESCRIPTION**

Pretax Net Operating Income (TE)

**NARRATIVE**

The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

**FORMULA**

\[
\text{cc:RIAD4301}[P0] + \text{uc:UBPRD405}[P0]
\]

**UBPRE043**

**DESCRIPTION**

Retained Earnings

**NARRATIVE**

Net income minus cash dividends declared year-to-date.

**FORMULA**

\[
\text{cc:RIAD4340}[P0] - \text{uc:UBPRE625}[P0]
\]

**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:UBPR529[P0] + uc:UBPR5369[P0]

**UBPRE130**

**DESCRIPTION**

Other Real Estate Owned

**NARRATIVE**

Includes investment and non-investment other real estate owned.

**FORMULA**


**UBPRE131**

**DESCRIPTION**

Gross Loans & Leases

**FORMULA**

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

**UBPRE386**

**DESCRIPTION**

Average Total Loans & Leases

**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
\[ \text{uc:UBPR0071[P0]} + \text{uc:UBPRD493[P0]} + \text{uc:UBPRA248[P0]} \]

**UBPRE584**

**DESCRIPTION**
Short Term Non Core Funding

**NARRATIVE**
Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than $250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than $100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

**FORMULA**
\[
\]

**UBPRE625**

**DESCRIPTION**
Cash Dividends Declared

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

**FORMULA**
\[ \text{cc:RIAD4460[P0]} + \text{cc:RIAD4470[P0]} \]

**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))

**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

UBPRF661
DESCRIPTION
Restructured Loans Secured by 1-4 Residential Properties (in Domestic Offices) - Past Due 30-89 Days and Still Accruing

FORMULA
IF(uc:UBPR9999[P0] > '2008-01-01', cc:RCONF661[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)

UBPRF858
DESCRIPTION
Federal Funds Purchased & Resales

NARRATIVE
Federal Funds purchased and securities sold under agreements to repurchase.

FORMULA

UBPRF966
DESCRIPTION
Size Code CALC Helper 3QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P3Q],25001) <= 25000, '0001','0001'))))))

UBPRF967
DESCRIPTION
Size Code CALC Helper 4QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P4Q],25001) <= 25000, '0001','0001'))))))

UBPRF968
DESCRIPTION
Size Code CALC Helper 5QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and ExistingOf(uc:UBPR2170[-P5Q],25001) <= 25000, '0001','0001'))))))

UBPRF969
DESCRIPTION
Size Code CALC Helper 6QTRBACK
FORMULA
IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001', IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) >= 1000000, '2002', IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and ExistingOf(uc:UBPR2170[-P6Q],25001) <= 25000, '0001','0001'))

**UBPRHR57**

**DESCRIPTION**
Four Period Average of Time Deposits of more than $250,000

**FORMULA**
CAVG04X(#cc:RCONHK17)

**UBPRHR58**

**DESCRIPTION**
Four Period Average of Time Deposits $250,000 or less

**FORMULA**
CAVG04X(#cc:RCONHK16)

**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]

**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))

**UBPRK437**

**DESCRIPTION**
Time Deposits Above Insurance Limit

**NARRATIVE**
Time deposits above the insurance limit March 31, 2010 forward equals total time deposits of more than $250,000 from Call Report Schedule RC-E. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more from Call Report Schedule RC-E.

**FORMULA**
IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2604[P0],null))
UBPRK445
DESCRIPTION
Non Core Liabilities $250,000

NARRATIVE
Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than $250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than $100,000 + insured brokered deposits of $100,000 through $250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of $100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than $100,000 + brokered deposits of $100,000.

FORMULA

UBPRK446
DESCRIPTION
Net Non-Core Liabilities Defined Using Deposit Insurance Limits for Time Deposits

FORMULA
uc:UBPRK445[P0] - uc:UBPRE582[P0]

UBPRKW06
DESCRIPTION
Provision for credit losses on all other assets

FORMULA

UBPRKW26
DESCRIPTION
Net credit losses on other assets (HTM and AFS securities)

NARRATIVE
Gross losses on HTM and AFS securities (including write downs arising from transfers of financial assets) less gross recoveries on such assets.

FORMULA

UBPRPG64
DESCRIPTION
Pre Provision Net Revenue YTD $ (TE)

NARRATIVE
Pre Provision Net Revenue YTD $ (TE)

FORMULA
uc:UBPRE036[P0] - uc:UBPRE037[P0]