

# 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

IF(uc:UBPRD485[P0] = 1,(uc:UBPRE037[P0] - uc:UBPRE037[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRE037[P0], 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

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

## 4 Provision: Loan & Lease Losses

### 4.1 RIAD4230

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 4.2 UBPRD460

#### DESCRIPTION

Provision for Credit Losses on Loans and Leases - One Quarter

#### NARRATIVE

Quarterly provision for credit losses on loans and leases

#### FORMULA

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD483[P0] - uc:UBPRD483[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRD483[P0], 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:UBPRKX38[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 UBPRES004**

## 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 UBPRES668**

**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:[UBPR3368](#)[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:[UBPR3368](#)[P0])

**9 Provision: Loan & Lease Losses**

## 9.1 UBPRE006

### DESCRIPTION

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

### NARRATIVE

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

### FORMULA

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

## 9.2 UBPRE670

### DESCRIPTION

Provision for Credit Losses on Loans & Leases - One Qtr Ann

### NARRATIVE

One quarter annualized provision for credit losses on loans and leases 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:UBPRD340[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

Allowance for Credit Losses on Loans and Leases to Total Loans and Leases

## NARRATIVE

Allowance for credit losses on loans and lease losses divided by total loans and lease-financing receivables.

## FORMULA

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

## 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 UBPRES75

#### 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 UBPRES72

#### 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**

PCTOF(uc:[UBPRD250](#)[P0],uc:[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**

CHANGEQA(#uc:[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**

PCTOF(uc:[UBPRD347](#)[P0],uc:[UBPRD349](#)[P0])

**27.2 UBPRKX45****DESCRIPTION**

TIER ONE CAPITAL 3-MONTH GROWTH RATE

**NARRATIVE****FORMULA**

CHANGEQI(#uc:[UBPRE644](#),1)

**28 Net Loans and Leases****28.1 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](#)[P0] + uc:[UBPR5369](#)[P0]

**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**

uc:[UBPRPU82](#)[P0] + uc:[UBPR0071](#)[P0] + uc:[UBPRD493](#)[P0] + uc:[UBPR3545](#)[P0]

**30 OREO****30.1 UBPRE130****DESCRIPTION**

Other Real Estate Owned

**NARRATIVE**

Includes investment and non-investment other real estate owned.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + Existingof(cc:RCFN5513[P0],0) + Existingof(UC:UBPRC979[P0],0),IF(uc:[UBPR9999](#)[P0] > '2006-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + existingof(uc:[UBPRC979](#)[P0],0),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] ,IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0],NULL))))

**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 for Credit Losses on Loans and Leases

**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 for credit losses on loans and leases

**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

Amortized Cost of Held-to-Maturity U.S. Government Agency and Corporation Obligations Issued by U.S. Government Agencies (Excluding Mortgage-Backed Securities)

## FORMULA

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

**UBPR1294**

## DESCRIPTION

Amortized Cost of Held-to-Maturity U.S. Government Agency and Corporation Obligations Issued by U.S. Government-Sponsored Agencies (Excluding Mortgage-Backed Securities)

## FORMULA

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

**UBPR1298**

## DESCRIPTION

Fair Value of Available-for-Sale U.S. Government Agency and Corporation Obligations Issued by U.S. Government-Sponsored Agencies (Excluding Mortgage-Backed Securities)

## 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

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

### **UBPR1480**

DESCRIPTION

Real Estate Loans Secured by Nonfarm Nonresidential Properties

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

### **UBPR1583**

DESCRIPTION

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

## FORMULA

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

**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))

**UBPR1698**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1698[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1698[P0], NULL))

**UBPR1702**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1702[P0],IF(uc:[UBPRC752](#)[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:[UBPRC752](#)[P0] = 31,cc:RCFD1703[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1703[P0], NULL))

**UBPR1707**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1707[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1707[P0], NULL))

**UBPR1709**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1709[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1709[P0], NULL))

**UBPR1713**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1713[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1713[P0], 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

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1714[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1714[P0], 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

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1717[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1717[P0], NULL))

**UBPR1718**

## DESCRIPTION

Amortized Cost of other Held-to-Maturity 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:RCFD1718[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1718[P0], NULL))

**UBPR1732**

## DESCRIPTION

Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS)  
Collateralized by MBS Issued or Guarenteed 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

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1746[P0], NULL))

**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))

**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

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPR4635](#)[P0] - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:[UBPRD582](#)[P0]) - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[P0],NULL)))

**UBPR2123**

## DESCRIPTION

Unearned Income on Loans

## FORMULA

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

**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

Allowance for Credit losses on Loan and Leases

## NARRATIVE

Allowance for for credit losses on 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

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

## FORMULA

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

**UBPR3792**

## DESCRIPTION

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

## NARRATIVE

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

## FORMULA

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

**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

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD4092[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RIAD4531[P0] + cc:RIAD4092[P0],NULL))

## 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 reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',cc:RIADC079[P0] + uc:[UBPRD582](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))

## UBPR5369

### DESCRIPTION

Loans Held For Sale

### NARRATIVE

Loans and leases held for sale from Call Report Schedule RC.

### FORMULA

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

## 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

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

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

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

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

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

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 and Leases Held For Investment

## NARRATIVE

Loans and leases held for investment

## 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

## U.S. Treasury Securities and U.S. Government Agency Obligations (Excluding Mortgage-Backed Securities)

## 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 - 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

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

**UBPRB580**

## DESCRIPTION

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

## FORMULA

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

### 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

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

**UBPRB989**

## DESCRIPTION

Securities Purchased Under Agreements to Resell

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB989[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB989[P0], NULL))

**UBPRB993**

## DESCRIPTION

Federal Funds Purchased

## NARRATIVE

Total federal funds purchased in domestic offices.

## FORMULA

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

**UBPRB995**

## DESCRIPTION

Securities Sold Under Agreements to Repurchase

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB995[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB995[P0], NULL))

**UBPRC026**

## DESCRIPTION

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

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC026[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC026[P0], NULL))

**UBPRC027**

## DESCRIPTION

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

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC027[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC027[P0], NULL))

**UBPRC229**

## DESCRIPTION

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

## FORMULA

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

**UBPRC230**

## DESCRIPTION

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

## FORMULA

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

**UBPRC237**

## DESCRIPTION

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

## FORMULA

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

**UBPRC239**

## DESCRIPTION

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

## FORMULA

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

**UBPRC752**

## DESCRIPTION

REPORTING FORM NUMBER

## FORMULA

**UBPRC979**

## DESCRIPTION

Foreclosed Properties From "GNMA Loans"

## FORMULA

cc:RCONC979[P0]

**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

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3360](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON3360[P0] + Existingof(cc:RCFN3360[P0],0),NULL))

**UBPRD151**

## DESCRIPTION

Institution Loans Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPRD142](#))

**UBPRD188**

## DESCRIPTION

Total Loans Secured by Real Estate

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + cc:RCON5368[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] +

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

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

## UBPRD245

### DESCRIPTION

Total Loans and Leases, Net of Unearned Income

### FORMULA

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

## UBPRD248

### DESCRIPTION

Net Loan and Lease Losses Average One Quarter

### FORMULA

uc:UBPRD142[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

uc:[UBPR3381](#)[P0] + uc:[UBPRD429](#)[P0] + uc:[UBPR3365](#)[P0] + uc:[UBPRD142](#)[P0] + existingof(uc:[UBPRD514](#)[P0],0) + uc:[UBPR3484](#)[P0] + uc:[UBPRD504](#)[P0]

**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](#))

**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]

**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**

uc:UBPRD337[P0] + uc:UBPRD498[P0] + uc:UBPRD377[P0] + uc:UBPRD151[P0] + existingof(uc:UBPRD515[P0],0) + uc:UBPRD272[P0] + uc:UBPRD505[P0]

**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 Credit Losses on Loans and Leases - One Quarter

## NARRATIVE

Quarterly provision for credit losses on loans and leases

## 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

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

### UBPRD483

#### DESCRIPTION

Provision for Credit Losses on Loan and Lease Financing Receivables (LN&LS) Plus Provision for Allocated Transfer Risk Reserve.

#### NARRATIVE

Provision for credit losses on loan and lease financing receivables (LN&LS) plus provision for allocated transfer risk reserve.

#### FORMULA

cc:RIAD4230[P0]

### UBPRD485

#### DESCRIPTION

One Quarter Calculation Flag

#### FORMULA

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

### UBPRD493

#### DESCRIPTION

Federal Funds Sold and Resales

#### NARRATIVE

Federal funds sold and securities purchased under agreements to resell.

#### FORMULA

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

### 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]

### **UBPRD504**

#### DESCRIPTION

Institution Two Period Average of Interest Only and Equity Security Strips Amount

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',(uc:[UBPRD503](#)[P0] + uc:[UBPRD503](#)[-P1Q]) / 2,IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2001-04-01',uc:[UBPRD503](#)[P0], NULL))

### **UBPRD505**

#### DESCRIPTION

Institution Calendar Year Average Interest Only and Equity Security Strips Amount

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',CAVG05X(#uc:[UBPRD503](#)),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2002-01-01',CAVG04X(#uc:[UBPRD503](#)), NULL))

### **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](#))

### **UBPRD535**

#### DESCRIPTION

Deposits, Other Liabilities Repriced Over One Year

#### FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01',uc:UBPRF056[P0] + uc:UBPRF061[P0] + cc:RCONHK09[P0] + cc:RCONHK14[P0] + uc:UBPRD536[P0],IF(uc:UBPR9999[P0] > '2006-07-01' AND uc:UBPR9999[P0] < '2017-01-01',uc:UBPRF056[P0] + uc:UBPRF061[P0] + uc:UBPRA581[P0] + uc:UBPRA586[P0] + uc:UBPRD536[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-07-01',uc:UBPRB565[P0] + uc:UBPRB567[P0] + uc:UBPRA581[P0] + uc:UBPRA586[P0] + uc:UBPRD536[P0],NULL)))

## UBPRD536

### DESCRIPTION

Deposits, Other Liabilities Repriced Over Three Years

### FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01',uc:UBPRF057[P0] + uc:UBPRF058[P0] + uc:UBPRF062[P0] + uc:UBPRF063[P0] + cc:RCONHK10[P0] + cc:RCONHK15[P0],IF(uc:UBPR9999[P0] > '2006-07-01' AND uc:UBPR9999[P0] < '2017-01-01',uc:UBPRF057[P0] + uc:UBPRF058[P0] + uc:UBPRF062[P0] + uc:UBPRF063[P0] + uc:UBPRA582[P0] + uc:UBPRA587[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-07-01',uc:UBPRB566[P0] + uc:UBPRB568[P0] + uc:UBPRA582[P0] + uc:UBPRA587[P0],NULL)))

## 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

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONHK11[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0], IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONHK11[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0], IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONA241[P0] + cc:RCONK221[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0], IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONA241[P0] + cc:RCONK221[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41, cc:RCONA241[P0] + cc:RCONA242[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0], IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONA241[P0] + cc:RCONA242[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],NULL))))))

**UBPRD564**

## DESCRIPTION

Loans, Securities, CMO's Repriced Over One Year

## FORMULA

uc:[UBPRA551](#)[P0] + uc:[UBPRA557](#)[P0] + uc:[UBPRA561](#)[P0] + uc:[UBPRA566](#)[P0] + uc:[UBPRA572](#)[P0] + uc:[UBPRD565](#)[P0]

**UBPRD565**

## DESCRIPTION

Loans, Securities, CMO's Repriced Over Three Years

## FORMULA

uc:[UBPRA552](#)[P0] + uc:[UBPRA553](#)[P0] + uc:[UBPRA554](#)[P0] + uc:[UBPRA558](#)[P0] + uc:[UBPRA559](#)[P0] + uc:[UBPRA560](#)[P0] + uc:[UBPRA562](#)[P0] + uc:[UBPRA567](#)[P0] + uc:[UBPRA568](#)[P0] + uc:[UBPRA569](#)[P0] + uc:[UBPRA573](#)[P0] + uc:[UBPRA574](#)[P0] + uc:[UBPRA575](#)[P0]

**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

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

**UBPRD645**

## DESCRIPTION

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

#### FORMULA

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

### **UBPRD651**

#### DESCRIPTION

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

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',uc:[UBPR1415](#)[P0] + cc:RCON1460[P0] + uc:[UBPR1480](#)[P0] + uc:[UBPR2746](#)[P0], NULL)

### **UBPRD657**

#### DESCRIPTION

Foreign Debt Securities

#### NARRATIVE

All debt and equity foreign securities.

#### FORMULA

uc:[UBPR1742](#)[P0] + uc:[UBPR1746](#)[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

CAVG04X(#uc:[UBPRE878](#))

### **UBPRD660**

#### DESCRIPTION

Institution Equity Capital Consolidated Basis

#### FORMULA

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

### **UBPRD663**

## DESCRIPTION

Institution Total Deposits Amount

## FORMULA

uc:UBPR2200[P0]

**UBPRD667**

## DESCRIPTION

90 Days and Over Past Due

## NARRATIVE

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

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + Existingof(cc:RCFNB573[P0],0) + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + ExistingOf(uc:UBPR5390[P0], '0') + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],NULL))))))

**UBPRD669**

## DESCRIPTION

Total Nonaccrual LN&LS

## NARRATIVE

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

## FORMULA

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

## 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

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

## 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[P0] + uc:UBPR5369[P0]

## UBPRE120

### DESCRIPTION

U.S. Treasury and Agency Securities

### NARRATIVE

Total of U.S. Treasury securities and U.S. Government agency and corporation obligations.

### FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' AND uc:UBPRC752[P0] = 31,uc:UBPR0211[P0] + existingof(uc:UBPR1289[P0],0) + existingof(uc:UBPR1294[P0],0) + uc:UBPR1287[P0] + existingof(cc:RCFD1293[P0],0) + existingof(uc:UBPR1298[P0],0) + cc:RCFDG300[P0] + cc:RCFDG304[P0] + cc:RCFDG312[P0] + cc:RCFDG316[P0] + cc:RCFDG303[P0] + cc:RCFDG307[P0] + cc:RCFDG315[P0] + cc:RCFDG319[P0] + existingof(cc:RCFDHT50[P0],0) + existingof(cc:RCFDHT53[P0],0),IF(uc:UBPR9999[P0] > '2009-04-01' AND uc:UBPRC752[P0] = 41,uc:UBPR0211[P0] + existingof(uc:UBPR1289[P0],0) + existingof(uc:UBPR1294[P0],0) + uc:UBPR1287[P0] + existingof(cc:RCON1293[P0],0) + existingof(uc:UBPR1298[P0],0) + existingof(cc:RCONG300[P0], cc:RCONHT54[P0], 0) + existingof(cc:RCONG304[P0],0) + cc:RCONG312[P0] + cc:RCONG316[P0] + existingof(cc:RCONG303[P0], cc:RCONHT57[P0],0) + existingof(cc:RCONG307[P0],0) + cc:RCONG315[P0] + cc:RCONG319[P0] + existingof(cc:RCONHT50[P0],0) +

existingof(cc:RCONHT53[P0],0),IF(uc:UBPR9999[P0] < '2009-04-01' AND uc:UBPRC752[P0] = 31,uc:UBPR0211[P0] + uc:UBPR1289[P0] + uc:UBPR1294[P0] + uc:UBPR1698[P0] + uc:UBPR1703[P0] + uc:UBPR1714[P0] + uc:UBPR1718[P0] + uc:UBPR1287[P0] + cc:RCFD1293[P0] + uc:UBPR1298[P0] + uc:UBPR1702[P0] + uc:UBPR1707[P0] + uc:UBPR1717[P0] + uc:UBPR1732[P0],IF(uc:UBPR9999[P0] < '2009-04-01' AND uc:UBPRC752[P0] = 41,uc:UBPR0211[P0] + uc:UBPR1289[P0] + uc:UBPR1294[P0] + uc:UBPR1698[P0] + uc:UBPR1703[P0] + uc:UBPR1714[P0] + uc:UBPR1718[P0] + uc:UBPR1287[P0] + cc:RCON1293[P0] + uc:UBPR1298[P0] + uc:UBPR1702[P0] + uc:UBPR1707[P0] + uc:UBPR1717[P0] + uc:UBPR1732[P0],NULL))))

## UBPRE121

### DESCRIPTION

All Other Securities

### NARRATIVE

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

### FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31 , uc:UBPR1737[P0] + uc:UBPR1741[P0] + existingof(uc:UBPRA511[P0],0) + existingof(uc:UBPRJA22[P0],0) + uc:UBPRC026[P0] + uc:UBPRC027[P0] + cc:RCFDG308[P0] + cc:RCFDG311[P0] + cc:RCFDG320[P0] + cc:RCFDG323[P0] + cc:RCFDK142[P0] + cc:RCFDK146[P0] + cc:RCFDK150[P0] + cc:RCFDK154[P0] + cc:RCFDK145[P0] + cc:RCFDK149[P0] + cc:RCFDK153[P0] + cc:RCFDK157[P0] + uc:UBPRG840[P0] + uc:UBPRG843[P0],IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 41, uc:UBPR1737[P0] + uc:UBPR1741[P0] + existingof(uc:UBPRA511[P0],0) + existingof(uc:UBPRJA22[P0],0) + uc:UBPRC026[P0] + uc:UBPRC027[P0] + cc:RCONG308[P0] + cc:RCONG311[P0] + cc:RCONG320[P0] + cc:RCONG323[P0] + cc:RCONK142[P0] + cc:RCONK146[P0] + cc:RCONK150[P0] + cc:RCONK154[P0] + cc:RCONK145[P0] + cc:RCONK149[P0] + cc:RCONK153[P0] + cc:RCONK157[P0] + uc:UBPRG840[P0] + uc:UBPRG843[P0], IF(uc:UBPR9999[P0] > '2009-04-01' AND uc:ubpr9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, uc:UBPR1737[P0] + uc:UBPR1741[P0] + uc:UBPRA511[P0] + uc:UBPRC026[P0] + uc:UBPRC027[P0] + cc:RCFDG308[P0] + cc:RCFDG311[P0] + cc:RCFDG320[P0] + cc:RCFDG323[P0] + cc:RCFDG324[P0] + cc:RCFDG327[P0] + cc:RCFDG328[P0] + cc:RCFDG331[P0] + cc:RCFDG336[P0] + cc:RCFDG339[P0] + cc:RCFDG340[P0] + cc:RCFDG343[P0] + cc:RCFDG344[P0] + cc:RCFDG347[P0], IF(uc:UBPR9999[P0] > '2009-04-01' AND uc:ubpr9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41, uc:UBPR1737[P0] + uc:UBPR1741[P0] + uc:UBPRA511[P0] + uc:UBPRC026[P0] + uc:UBPRC027[P0] + cc:RCONG308[P0] + cc:RCONG311[P0] + cc:RCONG320[P0] + cc:RCONG323[P0] + cc:RCONG324[P0] + cc:RCONG327[P0] + cc:RCONG328[P0] + cc:RCONG331[P0] + cc:RCONG336[P0] + cc:RCONG339[P0] + cc:RCONG340[P0] + cc:RCONG343[P0] + cc:RCONG344[P0] + cc:RCONG347[P0], IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPR9999[P0] < '2009-04-01',uc:UBPR1709[P0] + uc:UBPR1737[P0] + uc:UBPR1713[P0] + uc:UBPR1741[P0] + uc:UBPRA511[P0] + uc:UBPR1733[P0] + uc:UBPR1736[P0] + uc:UBPRC026[P0] + uc:UBPRC027[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01',uc:UBPR1709[P0] + uc:UBPR1737[P0] + uc:UBPR1713[P0] + uc:UBPR1741[P0] + uc:UBPRA511[P0] + uc:UBPR1733[P0] + uc:UBPR1736[P0] + uc:UBPRB838[P0] + uc:UBPRB841[P0] + uc:UBPRB842[P0] + uc:UBPRB845[P0] + uc:UBPRB846[P0] + uc:UBPRB849[P0] + uc:UBPRB850[P0] + uc:UBPRB853[P0] + uc:UBPRB854[P0] + uc:UBPRB857[P0] + uc:UBPRB858[P0] + uc:UBPRB861[P0],NULL))))))

## 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

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:RCDF056[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:RCDF057[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:RCDF058[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

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

## UBPRF168

### DESCRIPTION

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

### FORMULA

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

## UBPRF174

### DESCRIPTION

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

### FORMULA

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

## UBPRF177

**DESCRIPTION**

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

**FORMULA**

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

**UBPRF180****DESCRIPTION**

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

**FORMULA**

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

**UBPRF182****DESCRIPTION**

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual

**FORMULA**

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

**UBPRF183****DESCRIPTION**

Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual

**FORMULA**

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

**UBPRF858****DESCRIPTION**

Federal Funds Purchased & Resales

**NARRATIVE**

Federal Funds purchased and securities sold under agreements to repurchase.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB993[P0] + uc:UBPRB995[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '1997-01-01',uc:UBPR2800[P0],NULL))

**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:UBPR9999[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:UBPR9999[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))

**UBPRPU82****DESCRIPTION**

Net Securities

**FORMULA**

uc:UBPRE120[P0] + uc:UBPR8636[P0] + uc:UBPRD657[P0] + uc:UBPRE121[P0] - ExistingOf(cc:RIADJH93[P0],0)