

# Securitization & Asset Sale Activities--Page 13

## 1 Securitization Activities

### 1.1 UBPRE711

#### DESCRIPTION

Securitization Activities (\$000)

#### NARRATIVE

The total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

ExistingOf(uc:UBPRB705[P0],0) + ExistingOf(uc:UBPRB706[P0],0) + ExistingOf(uc:UBPRB707[P0],0) + ExistingOf(uc:UBPRB708[P0],0) + ExistingOf(uc:UBPRB710[P0],0) + ExistingOf(uc:UBPRE712[P0],cc:RCONB711[P0],0) + ExistingOf(cc:RCONFT08[P0],0)

### 1.2 UBPRE742

#### DESCRIPTION

Securitization Activities - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of total securitized assets.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE711,1), NULL)

### 1.3 UBPRE772

#### DESCRIPTION

Securitization Activities - Annual Growth

#### NARRATIVE

The annual growth rate of total securitized assets.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE711,1), NULL)

## 2 1-4 Family Residential Loans

### 2.1 UBPRB705

#### DESCRIPTION

Sec 1-4 Family Residential Loans (\$000)

#### NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB705[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB705[P0], NULL))

## 2.2 UBPRE743

### DESCRIPTION

Sec 1-4 Family Residential Loans - Qrtly Growth

### NARRATIVE

The quarterly growth rate of securitized 1-4 family residential loans.

### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB705,1), NULL)

## 2.3 UBPRE773

### DESCRIPTION

Sec 1-4 Family Residential Loans - Annual Growth

### NARRATIVE

The annual growth rate of securitized 1-4 family residential loans.

### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB705,1), NULL)

## 3 Home Equity Lines

### 3.1 UBPRB706

#### DESCRIPTION

Sec Home Equity Lines (\$000)

#### NARRATIVE

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB706[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB706[P0], NULL))

### 3.2 UBPRE744

#### DESCRIPTION

Sec Home Equity Lines - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of securitized home equity lines.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB706,1), NULL)

### 3.3 UBPRE774

**DESCRIPTION**

Sec Home Equity Lines - Annual Growth

**NARRATIVE**

The annual growth rate of securitized home equity lines.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB706](#),1), NULL)

## 4 Credit Card Receivables

### 4.1 UBPRB707

**DESCRIPTION**

Sec Credit Card Receivables (\$000)

**NARRATIVE**

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB707[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB707[P0], NULL))

### 4.2 UBPRE745

**DESCRIPTION**

Sec Credit Card Receivables - Qrtly Growth

**NARRATIVE**

The quarterly growth rate of securitized credit card receivables.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRB707](#),1), NULL)

### 4.3 UBPRE775

**DESCRIPTION**

Sec Credit Card Receivables - Annual Growth

**NARRATIVE**

The annual growth rate of securitized credit card receivables.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRB707](#),1), NULL)

## 5 Auto Loans

### 5.1 UBPRB708

**DESCRIPTION**

Sec Auto Loans (\$000)

NARRATIVE

The dollar amount of securitized auto loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB708[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB708[P0], NULL))

## 5.2 UBPRE746

DESCRIPTION

Sec Auto Loans - Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB708,1), NULL)

## 5.3 UBPRE776

DESCRIPTION

Sec Auto Loans - Annual Growth

NARRATIVE

The annual growth rate of securitized auto loans.

FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB708,1), NULL)

# 6 Commercial & Industrial Loans

## 6.1 UBPRB710

DESCRIPTION

Sec Commercial & Industrial Loans (\$000)

NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB710[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB710[P0], NULL))

## 6.2 UBPRE747

DESCRIPTION

Sec Commercial & Industrial Loans - Qrtly Growth

NARRATIVE

The quarterly growth rate of securitized commercial and industrial loans.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRB710,1), NULL)

### 6.3 UBPRE777

#### DESCRIPTION

Sec Commercial & Industrial Loans - Annual Growth

#### NARRATIVE

The annual growth rate of securitized commercial and industrial loans.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRB710,1), NULL)

## 7 All Other Loans and Leases

### 7.1 UBPRE712

#### DESCRIPTION

All Other Sec Loans and Leases (\$000)

#### NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB709[P0] + uc:UBPRB711[P0], NULL)

### 7.2 UBPRE748

#### DESCRIPTION

All Other Sec Loans and Leases - Qrtly Growth

#### NARRATIVE

The quarterly growth rate of securitized other consumer loans plus all other loans.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE712,1), NULL)

### 7.3 UBPRE778

#### DESCRIPTION

All Other Sec Loans and Leases - Annual Growth

#### NARRATIVE

The annual growth rate of securitized other consumer loans plus all other loans.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE712,1), NULL)

## 8 Unused Liquidity Commitments

### 8.1 UBP717

#### DESCRIPTION

Unused Liquidity Commitments (\$000)

#### NARRATIVE

Dollar amount of unused commitments to provide liquidity to assets sold and securitized (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB726[P0] + uc:UBPRB727[P0] + uc:UBPRB728[P0] + uc:UBPRB729[P0] + uc:UBPRB730[P0] + uc:UBPRB731[P0] + uc:UBPRB732[P0], NULL)

### 8.2 UBP763

#### DESCRIPTION

Unused Liquidity Commitments Qrtly Growth

#### NARRATIVE

The quarterly growth rate of the amount of unused commitments to provided liquidity to assets sold and securitized.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-07-01',CHANGEQI(#uc:UBPRE717,1), NULL)

### 8.3 UBP793

#### DESCRIPTION

Unused Liquidity Commitments Annual Growth

#### NARRATIVE

The annual growth rate of the amount of unused commitments to provided liquidity to assets sold and securitized.

#### FORMULA

IF(uc:UBPR9999[P0] > '2002-04-01',CHANGEYI(#uc:UBPRE717,1), NULL)

## 9 Sellers Interest in Secs & Loans

### 9.1 UBP718

#### DESCRIPTION

Sellers Interest in Secs & Loans (\$000)

#### NARRATIVE

From Call Report Schedule (RC-S), the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

#### FORMULA

Existingof(uc:UBPRE719[P0],cc:RCONHU19[P0]) + Existingof(uc:UBPRE720[P0],0) + Existingof(uc:UBPRE721[P0],0)

## 9.2 UBPRE764

### DESCRIPTION

Sellers Interest in Secs & Loans Qrtly Growth

### NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE718](#),1), NULL)

## 9.3 UBPRE794

### DESCRIPTION

Sellers Interest in Secs & Loans Annual Growth

### NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE718](#),1), NULL)

## 10 Home Equity Lines

### 10.1 UBPRE719

#### DESCRIPTION

Sell Int Home Equity Lines (\$000)

#### NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

#### FORMULA

Existingof(uc:[UBPRB761](#)[P0],cc:RCFDHU16[P0]) + Existingof(uc:[UBPRB500](#)[P0],0)

### 10.2 UBPRE765

#### DESCRIPTION

Sell Int Home Equity Lines - Qrtly Growth

#### NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE719](#),1), NULL)

### 10.3 UBPRE795

#### DESCRIPTION

Sell Int Home Equity Lines - Annual Growth

**NARRATIVE**

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE719](#),1), NULL)

**11 Credit Card Receivables****11.1 UBPRE720****DESCRIPTION**

Sell Int Credit Card Receivables (\$000)

**NARRATIVE**

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

**FORMULA**

Existingof(uc:[UBPRB762](#)[P0],cc:RCFDHU17[P0]) + Existingof(uc:[UBPRB501](#)[P0],0)

**11.2 UBPRE766****DESCRIPTION**

Sell Int Credit Card Receivables Qrtly Growth

**NARRATIVE**

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE720](#),1), NULL)

**11.3 UBPRE796****DESCRIPTION**

Sell Int Credit Card Receivables - Annual Growth

**NARRATIVE**

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE720](#),1), NULL)

**12 Commercial & Industrial Loans****12.1 UBPRE721****DESCRIPTION**

Sell Int Commercial & Industrial Loans (\$000)

**NARRATIVE**



From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

#### FORMULA

Existingof(uc:[UBPRB763](#)[P0],cc:RCFDHU18[P0]) + Existingof(uc:[UBPRB502](#)[P0],0)

### 12.2 UBP767

#### DESCRIPTION

Sell Int Commercial & Industrial Loans - Qrtly Growth

#### NARRATIVE

The quarterly growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE721](#),1), NULL)

### 12.3 UBP797

#### DESCRIPTION

Sell Int Commercial & Industrial Loans - Annual Growth

#### NARRATIVE

The annual growth rate in the dollar amount of ownership (or sellers) interests carried as securities or loans.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE721](#),1), NULL)

## 13 Total Retained Credit Exposure

### 13.1 UBP722

#### DESCRIPTION

Total Retained Credit Exposure (\$000)

#### NARRATIVE

The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Call Report Schedule RC-S).

#### FORMULA

Existingof(uc:[UBPRE713](#)[P0],cc:RCFDHU09[P0], cc:RCONHU09[P0]) + Existingof(cc:RCFDHU10[P0],0) + Existingof(cc:RCFDHU11[P0],0) + Existingof(cc:RCFDHU12[P0],0) + Existingof(cc:RCFDHU13[P0],0) + Existingof(cc:RCFDHU14[P0],0) + Existingof(uc:[UBPRE715](#)[P0],cc:RCFDHU15[P0], cc:RCONHU15[P0])

### 13.2 UBP768

#### DESCRIPTION

Total Retained Credit Exposure Qrtly Growth

#### NARRATIVE

The quarterly growth rate of the dollar volume of all retained interest only strips and all other credit enhancements.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE722](#),1), NULL)

**13.3 UBPRE798**

## DESCRIPTION

Total Retained Credit Exposure Annual Growth

## NARRATIVE

The annual growth rate of the dollar volume of all retained interest only strips and all other credit enhancements.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE722](#),1), NULL)

**14 Asset Backed Comml Paper Conduits****14.1 UBPRE723**

## DESCRIPTION

Asset Backed Comml Paper Conduits (\$000)

## NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE724](#)[P0] + uc:[UBPRE725](#)[P0], NULL)

**14.2 UBPRE769**

## DESCRIPTION

Asset Backed Comml Paper Conduits Qrtly Growth

## NARRATIVE

The quarterly growth rate of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE723](#),1), NULL)

**14.3 UBPRE799**

## DESCRIPTION

Asset Backed Comml Paper Conduits Annual Growth

## NARRATIVE

The annual growth rate of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE723](#),1), NULL)

## 15 CR Exp Spons by Bank & Other

### 15.1 UBPRE724

#### DESCRIPTION

CR Exp Spons by Bank & Other (\$000)

#### NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB806](#)[P0] + uc:[UBPRB807](#)[P0], NULL)

### 15.2 UBPRE770

#### DESCRIPTION

CR Exp Spons by Bank & Other Qrtly Growth

#### NARRATIVE

The quarterly growth rate of the dollar amount of credit enhancements arising from conduit structures.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE724](#),1), NULL)

### 15.3 UBPRE800

#### DESCRIPTION

CR Exp Spons by Bank & Other Annual Growth

#### NARRATIVE

The annual growth rate of the dollar amount of credit enhancements arising from conduit structures.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE724](#),1), NULL)

## 16 Liquid Comm by Bank & Other

### 16.1 UBPRE725

#### DESCRIPTION

Liquid Comm by Bank & Other (\$000)

#### NARRATIVE

The dollar amount of commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB808](#)[P0] + uc:[UBPRB809](#)[P0], NULL)

### 16.2 UBPRE771

#### DESCRIPTION

Liquid Comm by Bank & Other Qrtly Growth

NARRATIVE

The quarterly growth rate of the dollar amount of commitments to provide liquidity to conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-07-01',CHANGEQI(#uc:[UBPRE725](#),1), NULL)

### 16.3 UBPRE801

DESCRIPTION

Liquid Comm by Bank & Other Annual Growth

NARRATIVE

The annual growth rate of the dollar amount of commitments to provide liquidity to conduit structures.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-04-01',CHANGEYI(#uc:[UBPRE725](#),1), NULL)

## 17 Securitization Activities

### 17.1 UBPRE726

DESCRIPTION

Securitization Activities as a Percent of Assets

NARRATIVE

The total of all securitized assets (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE711](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 18 1-4 Family Residential Loans

### 18.1 UBPRE727

DESCRIPTION

1-4 Family Residential Loans Sec as a Percent of Assets

NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB705](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 19 Home Equity Lines

## 19.1 UBPRE728

### DESCRIPTION

Home Equity Lines Sec as a Percent of Assets

### NARRATIVE

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB706](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 20 Credit Card Receivables

### 20.1 UBPRE729

#### DESCRIPTION

Credit Card Receivables Sec as a Percent of Assets

#### NARRATIVE

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB707](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 21 Auto Loans

### 21.1 UBPRE730

#### DESCRIPTION

Auto Loans Sec as a Percent of Assets

#### NARRATIVE

The dollar amount of securitized auto loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB708](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 22 Commercial & Industrial Loans

### 22.1 UBPRE731

#### DESCRIPTION

Commercial & Industrial Loans Sec as a Percent of Assets

#### NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRB710](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 23 All Other Loans and Leases

### 23.1 UBP732

#### DESCRIPTION

All Other Loans and Leases Sec as a Percent of Assets

#### NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE712](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 24 Asset Backed Comm Paper Conduits

### 24.1 UBP733

#### DESCRIPTION

Asset Backed Comm Paper Conduits as a Percent of Assets

#### NARRATIVE

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE723](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 25 Cr Exp Spons by Bank & Other

### 25.1 UBP734

#### DESCRIPTION

Cr Exp Spons by Bank & Other as a Percent of Assets

#### NARRATIVE

The dollar amount of credit enhancements arising from conduit structures (from Call Report Schedule RC-S) divided by total assets (from Call Report Schedule RC).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRE724](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 26 Liquid Comm by Bank & Other

### 26.1 UBP735

#### DESCRIPTION

Liquid Comm by Bank & Other as a Percent of Assets

#### NARRATIVE

The dollar amount of commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S items 3.b, 1 & 2) divided by total assets from Call Report Schedule RC item 12.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE725[P0],uc:UBPR2170[P0]), NULL)

## 27 1-4 Family Residential Loans

### 27.1 UBP736

#### DESCRIPTION

1-4 Family Residential Loans as as Percent of Mgd Assets

#### NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S) + loans secured by 1-4 family residential real estate (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRD626[P0],uc:UBPRD637[P0]), NULL)

## 28 Home Equity Lines

### 28.1 UBP737

#### DESCRIPTION

Home Equity Lines as a Percent of Mgd Assets

#### NARRATIVE

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S) + home equity lines of credit (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRD629[P0],uc:UBPRD637[P0]), NULL)

## 29 Credit Card Receivables

### 29.1 UBP738

#### DESCRIPTION

## Credit Card Receivables as a Percent of Mgd Assets

### NARRATIVE

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S) + loans to individuals on cards (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD623](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## 30 Auto Loans

### 30.1 UBPRE739

#### DESCRIPTION

Auto Loans as a Percent of Mgd Assets

#### NARRATIVE

The dollar amount of securitized auto loans (from Call Report Schedule RC-S) + other consumer loans (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD618](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## 31 Commercial & Industrial Loans

### 31.1 UBPRE740

#### DESCRIPTION

Commercial & Industrial Loans as a Percent Mgd Assets

#### NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S) + commercial and industrial loans (from Call Report Schedule RC-C) divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD620](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## 32 All Other Loans and Leases

### 32.1 UBPRE741

#### DESCRIPTION

All Other Loans and Leases as a Percent of Mgd Assets

#### NARRATIVE



The dollar amount of securitized other consumer loans + all other loans (from Call Report Schedule RC-S) + the sum of total loans and leases less the following loan categories (all from Call Schedule RC-C): revolving lines secured by 1-4 family properties, closed end loans secured by 1-4 family properties, loans to individuals on credit cards, other consumer loans, and commercial and industrial loans divided by the sum of total assets (from Call Report Schedule RC) + the total of all securitized assets (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',PCTOF(uc:[UBPRD632](#)[P0],uc:[UBPRD637](#)[P0]), NULL)

## Referenced Concepts

### UBPR1563

#### DESCRIPTION

Other Loans

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1563[P0],IF(uc:[UBPR9999](#)[P0] > '2010-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONJ454[P0] + cc:RCONJ464[P0],IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCFD1563[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] < '2010-01-01' ,cc:RCON1563[P0], NULL))))

### UBPR1590

#### DESCRIPTION

Agricultural Loans

#### NARRATIVE

Total domestic-office loans to finance agricultural production and other loans to farmers.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1590[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1590[P0], NULL))

### UBPR1763

#### DESCRIPTION

Commercial and Industrial Loans to U.S. Addressees

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1763[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1763[P0], NULL))

### UBPR1764

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1764[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1764[P0], NULL))

### UBPR1766

#### DESCRIPTION

Commercial and Industrial Loans

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1766[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1766[P0], NULL))

### UBPR2011

**DESCRIPTION**

Other Loans

**FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0],  
 IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0],  
 IF(uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD2011[P0], IF(uc:UBPR9999[P0] < '2011-01-01'  
 and uc:UBPRC752[P0] = 41, cc:RCON2011[P0], NULL))))

**UBPR2081****DESCRIPTION**

Loans to Foreign Governments and Official Institutions

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFD2081[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2081[P0], NULL))

**UBPR2107****DESCRIPTION**

Obligations (Other Than Securities and Leases) of States and Political Subdivisions in the U.S.

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFD2107[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2107[P0], NULL))

**UBPR2123****DESCRIPTION**

Unearned Income on Loans

**FORMULA**

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

**UBPR2165****DESCRIPTION**

Lease Financing Receivables (Net of Unearned Income)

**FORMULA**

IF(uc:UBPRC752[P0] = 41,cc:RCON2165[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] >  
 '2007-01-01',cc:RCFDF162[P0] + cc:RCFDF163[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2007-01-01',  
 cc:RCFD2182[P0] + cc:RCFD2183[P0], NULL))))

**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))

**UBPR2182**

## DESCRIPTION

Lease Financing Receivables (Net of Unearned Income) of U.S. Addressees (Domicile)

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2182[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2182[P0], NULL))

**UBPR2183**

## DESCRIPTION

Lease Financing Receivables (Net of Unearned Income) of Non-U.S. Addressees (Domicile)

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2183[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2183[P0], NULL))

**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))

**UBPR9999**

## DESCRIPTION

Reporting Date (CC,YR,MO,DA)

## FORMULA

Context.Period.EndDate

**UBPRB500**

## DESCRIPTION

Amount of Ownership (or Seller's) Interests Carried as: Loans - Home Equity Lines

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB500[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB500[P0], NULL))

**UBPRB501**

## DESCRIPTION

Amount of Ownership (or Seller's) Interests Carried as: Loans - Credit Card Receivables

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB501[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB501[P0], NULL))

## **UBPRB502**

DESCRIPTION

Amount of Ownership (or Seller's) Interests Carried as: Loans - Commercial & Industrial Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB502[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB502[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))

## **UBPRB532**

DESCRIPTION

Loans to U.S. Branches and Agencies of Foreign Banks

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB532[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB532[P0], NULL))

## **UBPRB533**

DESCRIPTION

Loans to Other Commercial Banks in the U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB533[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB533[P0], NULL))

## **UBPRB534**

DESCRIPTION

Loans to Other Depository Institutions in the U.S.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB534[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB534[P0], NULL))

**UBPRB536**

## DESCRIPTION

Loans to Foreign Branches of Other U.S. Banks

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB536[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB536[P0], NULL))

**UBPRB537**

## DESCRIPTION

Loans to Other Banks in Foreign Countries

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB537[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB537[P0], NULL))

**UBPRB538**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (I.E., Consumer Loans)(Includes Purchased Paper): Credit Cards

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB538[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB538[P0], NULL))

**UBPRB539**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (i.e., Consumer Loans)(Includes Purchased Paper): Other Revolving Credit Plans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB539[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB539[P0], NULL))

**UBPRB705**

## DESCRIPTION

Sec 1-4 Family Residential Loans (\$000)

## NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB705[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB705[P0], NULL))

**UBPRB706**

## DESCRIPTION

Sec Home Equity Lines (\$000)

**NARRATIVE**

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB706[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB706[P0], NULL))

**UBPRB707****DESCRIPTION**

Sec Credit Card Receivables (\$000)

**NARRATIVE**

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB707[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB707[P0], NULL))

**UBPRB708****DESCRIPTION**

Sec Auto Loans (\$000)

**NARRATIVE**

The dollar amount of securitized auto loans (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB708[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB708[P0], NULL))

**UBPRB709****DESCRIPTION**

Outstanding Principal Balance of Assets Sold and Securitized with Recourse or Other Seller-Provided Credit Enhancements - Other Consumer Loans

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB709[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB709[P0], NULL))

**UBPRB710****DESCRIPTION**

Sec Commercial & Industrial Loans (\$000)

**NARRATIVE**

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB710[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB710[P0], NULL))

## UBPRB711

### DESCRIPTION

Outstanding Principal Balance of Assets Sold and Securitized With Recourse or Other Seller-Provided Credit Enhancements - All Other Loans

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB711[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB711[P0], NULL))

## UBPRB712

### DESCRIPTION

Ret IO 1-4 Family Residential Loans (\$000)

### NARRATIVE

The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Call Report Schedule RC-S).

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB712[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB712[P0], NULL))

## UBPRB713

### DESCRIPTION

Ret IO Strips Home Equity Lines (\$000)

### NARRATIVE

Dollar amount of credit exposure from retained interest only strips on home equity lines (from Call Report Schedule RC-S).

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB713[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB713[P0], NULL))

## UBPRB714

### DESCRIPTION

Ret IO Strips Credit Card Receivables (\$000)

### NARRATIVE

The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Call Report Schedule RC-S).

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB714[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB714[P0], NULL))



**UBPRB715**

## DESCRIPTION

Ret IO Strips Auto Loans (\$000)

## NARRATIVE

The dollar amount of credit exposure from retained interest only strips on auto loans (from Call Report Schedule RC-S).

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB715[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB715[P0], NULL))

**UBPRB716**

## DESCRIPTION

Retained Interest-Only Strips - Other Consumer Loans

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB716[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB716[P0], NULL))

**UBPRB717**

## DESCRIPTION

Ret IO Strips Commercial & Industrial Loans (\$000)

## NARRATIVE

The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Call Report Schedule RC-S).

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB717[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB717[P0], NULL))

**UBPRB718**

## DESCRIPTION

Retained Interest-Only Strips - All Other Loans

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB718[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB718[P0], NULL))

**UBPRB719**

## DESCRIPTION

Ret Cr Enh 1-4 Family Residential Loans (\$000)

## NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC393[P0] + uc:UBPRC400[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 31,cc:RCFDB719[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 41,cc:RCONB719[P0], NULL)))

### UBPRB720

#### DESCRIPTION

Ret Cr Enh Home Equity Lines (\$000)

#### NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC394[P0] + uc:UBPRC401[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB720[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONB720[P0], NULL)))

### UBPRB721

#### DESCRIPTION

Ret Cr Enh Credit Card Receivables (\$000)

#### NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC395[P0] + uc:UBPRC402[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB721[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB721[P0], NULL)))

### UBPRB722

#### DESCRIPTION

Ret Cr Enh Auto Loans (\$000)

#### NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S).

#### FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC396[P0] + uc:UBPRC403[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB722[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB722[P0], NULL)))

## UBPRB723

### DESCRIPTION

Standby Letters of Credit, Subordinated Securities, and Other Enhancements - Other Consumer Loans

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB723[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB723[P0], NULL))

## UBPRB724

### DESCRIPTION

Ret Cr Enh Commercial & Industrial Loans (\$000)

### NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commercial and Industrial Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commercial and Industrial Loans (from Call Report Schedule RC-S).

### FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC398[P0] + uc:UBPRC405[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB724[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB724[P0], NULL)))

## UBPRB725

### DESCRIPTION

Standby Letters of Credit, Subordinated Securities, and Other Enhancements - All Other Loans

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB725[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB725[P0], NULL))

## UBPRB726

### DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - 1-4 Family Residential Loans

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB726[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB726[P0], NULL))

## UBPRB727

### DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB727[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB727[P0], NULL))

### UBPRB728

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB728[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB728[P0], NULL))

### UBPRB729

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB729[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB729[P0], NULL))

### UBPRB730

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1- Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB730[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB730[P0], NULL))

### UBPRB731

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB731[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB731[P0], NULL))

### UBPRB732

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB732[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB732[P0], NULL))

**UBPRB761**

## DESCRIPTION

Amount of Ownership (or Seller's) Interest Carried as: Securities - Home Equity Lines

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB761[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB761[P0], NULL))

**UBPRB762**

## DESCRIPTION

Amount of Ownership (or Seller's) Interest Carried as: Securities - Credit Card Receivables

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB762[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB762[P0], NULL))

**UBPRB763**

## DESCRIPTION

Amount of Ownership (or Seller's) Interest Carried as: Securities - Commercial and Industrial Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB763[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB763[P0], NULL))

**UBPRB806**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Credit Enhancements Provided to Conduit Structures in the Form of Standby Letters of Credit, Subordinated Securities, etc: Conduits Sponsored by the Bank, a Bank Affiliate, or the Bank's Holding Company

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB806[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB806[P0], NULL))

**UBPRB807**

## DESCRIPTION

Maximum Amount of Credit Exposure Arising From Credit Enhancements Provided to Conduit Structures in the Form of Standby Letters of Credit, Subordinated Securities, etc: Conduits Sponsored by Other Unrelated Institutions

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB807[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB807[P0], NULL))

**UBPRB808**

## DESCRIPTION

Unused Commitments to Provide Liquidity to Conduit Structures: Conduits Sponsored by the Bank, a Bank Affiliate, or the Bank's Holding Company

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB808[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB808[P0], NULL))

### **UBPRB809**

#### DESCRIPTION

Unused Commitments to Provide Liquidity to Conduit Structures: Conduits Sponsored by Other Unrelated Institutions

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCFDB809[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2001-06-30',cc:RCONB809[P0], NULL))

### **UBPRC393**

#### DESCRIPTION

Subordinated Securities and Other Residual Interests - 1-4 Family Residential Loans

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC393[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC393[P0], NULL))

### **UBPRC394**

#### DESCRIPTION

Subordinated Securities and Other Residual Interests - Home Equity

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC394[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC394[P0], NULL))

### **UBPRC395**

#### DESCRIPTION

Subordinated Securities and Other Residual Interests - Credit Card Receivables

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC395[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC395[P0], NULL))

### **UBPRC396**

#### DESCRIPTION

Subordinated Securities and Other Residual Interests - Auto Loans

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC396[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC396[P0], NULL))

**UBPRC397**

## DESCRIPTION

Subordinated Securities and Other Residual Interests - Other Consumer Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC397[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC397[P0], NULL))

**UBPRC398**

## DESCRIPTION

Subordinated Securities and Other Residual Interests - Commercial and Industrial Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC398[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC398[P0], NULL))

**UBPRC399**

## DESCRIPTION

Subordinated Securities and Other Residual Interests - All Other Loans and All Leases

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC399[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC399[P0], NULL))

**UBPRC400**

## DESCRIPTION

Standby Letters of Credit and Other Enhancements - 1-4 Family Residential Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC400[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC400[P0], NULL))

**UBPRC401**

## DESCRIPTION

Standby Letters of Credit and Other Enhancements - Home Equity

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCFDC401[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2003-03-31',cc:RCONC401[P0], NULL))

**UBPRC402**

## DESCRIPTION

Standby Letters of Credit and Other Enhancements - Credit Card Receivables

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC402[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC402[P0], NULL))

### **UBPRC403**

#### DESCRIPTION

Standby Letters of Credit and Other Enhancements - Auto Loans

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC403[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC403[P0], NULL))

### **UBPRC404**

#### DESCRIPTION

Standby Letters of Credit and Other Enhancements - Other Consumer Loans

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC404[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC404[P0], NULL))

### **UBPRC405**

#### DESCRIPTION

Standby Letters of Credit and Other Enhancements - Commercial and Industrial Loans

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC405[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC405[P0], NULL))

### **UBPRC406**

#### DESCRIPTION

Standby Letters of Credit and Other Enhancements - All Other Loans and All Leases

#### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC406[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC406[P0], NULL))

### **UBPRC752**

#### DESCRIPTION

REPORTING FORM NUMBER

#### FORMULA

### **UBPRD125**

#### DESCRIPTION

Loans for Commercial and Industrial Purposes



## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1766[P0],IF(uc:UBPR9999[P0] > '2001-01-01'  
AND uc:UBPRC752[P0] = 31,uc:UBPR1763[P0] + uc:UBPR1764[P0],NULL))

**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

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

**UBPRD456**

## DESCRIPTION

All Other Loans Secured by 1-4 Family Residential Properties, Excluding Revolving, Open-End Loans

## FORMULA

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

**UBPRD618**

## DESCRIPTION

Institution Total of All Auto Loan Securitization and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB708[P0] + uc:UBPR2011[P0], NULL)

**UBPRD620**

## DESCRIPTION

Institution Total of All Commercial and Industrial Loans Securitized and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB710[P0] + uc:UBPRD125[P0] + ExistingOf(uc:UBPRB763[P0],0), NULL)

**UBPRD623**

## DESCRIPTION

Institution Total of All Credit Card Securitized and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB707[P0] + uc:UBPRB538[P0] + ExistingOf(uc:UBPRB762[P0],0), NULL)

**UBPRD626**

## DESCRIPTION

Institution Total of All 1 to 4 Family Securitized and Managed Assets Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',ExistingOf(uc:UBPRB705[P0],0) + uc:UBPRD456[P0], NULL)

## UBPRD629

### DESCRIPTION

Institution Total of All Home Equity Securitized and Managed Assets Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB706[P0] + cc:RCON1797[P0] + ExistingOf(uc:UBPRB761[P0],0), NULL)

## UBPRD632

### DESCRIPTION

Institution Total of All Consumer and All Other Loan Securitized and Managed Assets Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRB709[P0] + uc:UBPRB711[P0] + cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + ExistingOf(cc:RCON1288[P0],0) + uc:UBPR1590[P0] + ExistingOf(cc:RCON2081[P0], '0') + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2165[P0], IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31, uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0], IF((ExistingOf(cc:RCFD1410[P0],0)) AND uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0], IF(uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31, uc:UBPRB709[P0] + uc:UBPRB711[P0] + ((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)) - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPRF162[P0] + uc:UBPRF163[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB709[P0] + uc:UBPRB711[P0] + (cc:RCFD1410[P0] - cc:RCON1797[P0] - cc:RCON5367[P0] - cc:RCON5368[P0]) + uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2182[P0] + uc:UBPR2183[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41, uc:UBPRB709[P0] + uc:UBPRB711[P0] + cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1460[P0] + cc:RCON1480[P0] + cc:RCON1288[P0] + uc:UBPR1590[P0] + uc:UBPR2081[P0] + uc:UBPRB539[P0] + uc:UBPR2107[P0] + uc:UBPR1563[P0] + uc:UBPR2165[P0], NULL ))))

## UBPRD637

### DESCRIPTION

Total of All Securitization Activities Plus Related Category Loans

### FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRE711[P0] + ExistingOf(uc:UBPRB761[P0],0) + ExistingOf(uc:UBPRB762[P0],0) + ExistingOf(uc:UBPRB763[P0],0) + uc:UBPRE131[P0], NULL)

## UBPRE131

## DESCRIPTION

Gross Loans & Leases

## FORMULA

uc:[UBPRD245](#)[P0] + uc:[UBPR2123](#)[P0]

**UBPRE711**

## DESCRIPTION

Securitization Activities (\$000)

## NARRATIVE

The total of all securitized assets (from Call Report Schedule RC-S).

## FORMULA

ExistingOf(uc:[UBPRB705](#)[P0],0) + ExistingOf(uc:[UBPRB706](#)[P0],0) + ExistingOf(uc:[UBPRB707](#)[P0],0) + ExistingOf(uc:[UBPRB708](#)[P0],0) + ExistingOf(uc:[UBPRB710](#)[P0],0) + ExistingOf(uc:[UBPRE712](#)[P0],cc:RCONB711[P0],0) + ExistingOf(cc:RCONFT08[P0],0)

**UBPRE712**

## DESCRIPTION

All Other Sec Loans and Leases (\$000)

## NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB709](#)[P0] + uc:[UBPRB711](#)[P0], NULL)

**UBPRE713**

## DESCRIPTION

Ret IO Strips (\$000)

## NARRATIVE

The total of all credit exposure from retained interest only strips (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB712](#)[P0] + uc:[UBPRB713](#)[P0] + uc:[UBPRB714](#)[P0] + uc:[UBPRB715](#)[P0] + uc:[UBPRB717](#)[P0] + uc:[UBPRE714](#)[P0], NULL)

**UBPRE714**

## DESCRIPTION

All Other Ret IO Strips Loans and Leases (\$000)

## NARRATIVE

The dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans (from Call Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB716](#)[P0] + uc:[UBPRB718](#)[P0], NULL)

**UBPRE715**

## DESCRIPTION

Retained Credit Enhancements (\$000)

## NARRATIVE

From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements (from Call Report Schedule RC-S). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from Call Report Schedule RC-S)

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB719](#)[P0] + uc:[UBPRB720](#)[P0] + uc:[UBPRB721](#)[P0] + uc:[UBPRB722](#)[P0] + uc:[UBPRB724](#)[P0] + uc:[UBPRE716](#)[P0], NULL)

**UBPRE716**

## DESCRIPTION

All Other Ret Cr Enh Loans and Leases (\$000)

## NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',uc:[UBPRC397](#)[P0] + uc:[UBPRC399](#)[P0] + uc:[UBPRC404](#)[P0] + uc:[UBPRC406](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01',uc:[UBPRB723](#)[P0] + uc:[UBPRB725](#)[P0], NULL))

**UBPRE717**

## DESCRIPTION

Unused Liquidity Commitments (\$000)

## NARRATIVE

Dollar amount of unused commitments to provide liquidity to assets sold and securitized (from Call Report Schedule RC-S).

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB726](#)[P0] + uc:[UBPRB727](#)[P0] + uc:[UBPRB728](#)[P0] + uc:[UBPRB729](#)[P0] + uc:[UBPRB730](#)[P0] + uc:[UBPRB731](#)[P0] + uc:[UBPRB732](#)[P0], NULL)

**UBPRE718**

## DESCRIPTION

Sellers Interest in Secs & Loans (\$000)

**NARRATIVE**

From Call Report Schedule (RC-S), the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

**FORMULA**

Existingof(uc:[UBPRE719](#)[P0],cc:RCONHU19[P0]) + Existingof(uc:[UBPRE720](#)[P0],0) + Existingof(uc:[UBPRE721](#)[P0],0)

**UBPRE719****DESCRIPTION**

Sell Int Home Equity Lines (\$000)

**NARRATIVE**

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

**FORMULA**

Existingof(uc:[UBPRB761](#)[P0],cc:RCFDHU16[P0]) + Existingof(uc:[UBPRB500](#)[P0],0)

**UBPRE720****DESCRIPTION**

Sell Int Credit Card Receivables (\$000)

**NARRATIVE**

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

**FORMULA**

Existingof(uc:[UBPRB762](#)[P0],cc:RCFDHU17[P0]) + Existingof(uc:[UBPRB501](#)[P0],0)

**UBPRE721****DESCRIPTION**

Sell Int Commercial & Industrial Loans (\$000)

**NARRATIVE**

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

**FORMULA**

Existingof(uc:[UBPRB763](#)[P0],cc:RCFDHU18[P0]) + Existingof(uc:[UBPRB502](#)[P0],0)

**UBPRE722****DESCRIPTION**

Total Retained Credit Exposure (\$000)

**NARRATIVE**

The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Call Report Schedule RC-S).

**FORMULA**

Existingof(uc:[UBPRE713](#)[P0],cc:RCFDHU09[P0], cc:RCONHU09[P0]) + Existingof(cc:RCFDHU10[P0],0) + Existingof(cc:RCFDHU11[P0],0) + Existingof(cc:RCFDHU12[P0],0) + Existingof(cc:RCFDHU13[P0],0) + Existingof(cc:RCFDHU14[P0],0) + Existingof(uc:[UBPRE715](#)[P0],cc:RCFDHU15[P0], cc:RCONHU15[P0])

**UBPRE723****DESCRIPTION**

Asset Backed Comm Paper Conduits (\$000)

**NARRATIVE**

The dollar amount of credit enhancements arising from conduit structures and commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRE724](#)[P0] + uc:[UBPRE725](#)[P0], NULL)

**UBPRE724****DESCRIPTION**

CR Exp Spons by Bank & Other (\$000)

**NARRATIVE**

The dollar amount of credit enhancements arising from conduit structures (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB806](#)[P0] + uc:[UBPRB807](#)[P0], NULL)

**UBPRE725****DESCRIPTION**

Liquid Comm by Bank & Other (\$000)

**NARRATIVE**

The dollar amount of commitments to provide liquidity to conduit structures (from Call Report Schedule RC-S).

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',uc:[UBPRB808](#)[P0] + uc:[UBPRB809](#)[P0], NULL)

**UBPRF162****DESCRIPTION**

Leases to Individuals for Household, Family, and Other Personal Expenditures (i.e. Consumer Leases)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCFDF162[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF162[P0], NULL))

**UBPRF163****DESCRIPTION**

## All Other Lease Financing Receivables

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCDFD163[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF163[P0], NULL))