

# Analysis of Loan Allowance and Loan Mix--Page 7A

## 1 Real Estate Loans

### 1.1 UBPRES420

#### DESCRIPTION

Total Real Estate, % Gross LN&LS

#### NARRATIVE

Total real estate loans in domestic and foreign offices divided by average gross loans and leases.

#### FORMULA

PCTOF(uc:[UBPRD194](#)[P0],uc:[UBPRD242](#)[P0])

## 2 Construction & Development

### 2.1 UBPRES414

#### DESCRIPTION

Construction & Development, % Avg Gross LN&LS

#### NARRATIVE

Construction & Development loans divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

#### FORMULA

PCTOF(uc:[UBPRD185](#)[P0],uc:[UBPRD242](#)[P0])

## 3 1-4 Family Construction

### 3.1 UBPRES393

#### DESCRIPTION

1-4 Family Construction, % Avg Gross LN&LS

#### NARRATIVE

Construction loans secured by 1-4 family properties divided by average gross loans and leases. If bank has foreign offices (Call Report 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD555](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

## 4 Other Const & Land Development

### 4.1 UBPRES394

**DESCRIPTION**

Other Const & Land Development, % Avg Gross LN&LS

**NARRATIVE**

Other construction and land development loans divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD553](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

## 5 Secured by Farmland

### 5.1 UBPRES417

**DESCRIPTION**

Farmland, % Gross LN&LS

**NARRATIVE**

Loans secured by farmland divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

**FORMULA**

PCTOF(uc:[UBPRD197](#)[P0],uc:[UBPRD242](#)[P0])

## 6 1-4 Family Residential

### 6.1 UBPRES415

**DESCRIPTION**

1-4 Family Residential, % Gross LN&LS

**NARRATIVE**

1-4 family residential mortgages divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

**FORMULA**

PCTOF(uc:[UBPRD215](#)[P0],uc:[UBPRD242](#)[P0])

## 7 Home Equity Loans

### 7.1 UBPRES416

**DESCRIPTION**

Home Equity Loans, % Gross LN&LS

**NARRATIVE**

Home equity loans divided by gross loans and leases. Also included in 1-4 family residential. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD190](#)[P0],uc:[UBPRD242](#)[P0])

## 8 1-4 Family 1st Lien Loans

### 8.1 UBPRFB71

DESCRIPTION

LOAN MIX 1-4 FAMILY 1ST LIEN LOANS

NARRATIVE

FORMULA

if(uc:[UBPRD242](#)[P0]<>0,PCTOF(uc:[UBPRFB56](#)[P0],uc:[UBPRD242](#)[P0]),null)

## 9 1-4 Family Jr Lien Loans

### 9.1 UBPRFB72

DESCRIPTION

LOAN MIX 1-4 FAMILY JR LIEN LOANS

NARRATIVE

FORMULA

if(uc:[UBPRD242](#)[P0]<>0,PCTOF(uc:[UBPRFB57](#)[P0],uc:[UBPRD242](#)[P0]),null)

## 10 Multifamily

### 10.1 UBPRES418

DESCRIPTION

Multifamily, % Gross LN&LS

NARRATIVE

Loans secured by multifamily (five or more) residential properties divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

FORMULA

PCTOF(uc:[UBPRD201](#)[P0],uc:[UBPRD242](#)[P0])

## 11 Non-Farm Non-Residential

### 11.1 UBPRES419

**DESCRIPTION**

Non-Farm Non-Residential, % Gross LN&LS

**NARRATIVE**

Non-farm non-residential mortgages divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

**FORMULA**

PCTOF(uc:[UBPRD204](#)[P0],uc:[UBPRD242](#)[P0])

## 12 Owner Occupied Non-Farm Non-Residential

### 12.1 UBPRE396

**DESCRIPTION**

Owner Occupied Non-Farm Non-Residential, % Gross LN&LS

**NARRATIVE**

Loans secured by owner occupied nonfarm nonresidential properties divided by gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD560](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

## 13 Other Non-Farm Non-Residential

### 13.1 UBPRE389

**DESCRIPTION**

Other Non-Farm Non-Residential, % Gross LN&LS

**NARRATIVE**

Loans secured by other nonfarm nonresidential mortgages, divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',PCTOF(uc:[UBPRD558](#)[P0],uc:[UBPRD242](#)[P0]), NULL)

## 14 RE Loans in Foreign Offices

### 14.1 UBPRFB74

**DESCRIPTION**

LOAN MIX RE LOANS IN FO

**NARRATIVE**

## FORMULA

if(uc:[UBPRD242](#)[P0]<>0,PCTOF(uc:[UBPRFB73](#)[P0],uc:[UBPRD242](#)[P0]),null)

## 15 Financial Institution Loans

### 15.1 UBPRE421

## DESCRIPTION

Financial Institution Loans, % Gross LN&LS

## NARRATIVE

Loans to depository institutions divided by average gross loans and leases in domestic and foreign offices.

## FORMULA

PCTOF(uc:[UBPRD174](#)[P0],uc:[UBPRD242](#)[P0])

## 16 Agricultural Loans

### 16.1 UBPRE422

## DESCRIPTION

Agricultural Loans, % Gross LN&LS

## NARRATIVE

Loans to finance agricultural production and other loans to farmers, divided by average gross loans and leases in domestic and foreign offices.

## FORMULA

PCTOF(uc:[UBPRD159](#)[P0],uc:[UBPRD242](#)[P0])

## 17 Commercial & Industrial Loans

### 17.1 UBPRE423

## DESCRIPTION

Commercial & Industrial Loans, % Gross LN&LS

## NARRATIVE

Commercial and industrial loans divided by average gross loans and leases in domestic and foreign offices.

## FORMULA

PCTOF(uc:[UBPRD127](#)[P0],uc:[UBPRD242](#)[P0])

## 18 Loans to Individuals

### 18.1 UBPRE424

## DESCRIPTION

Loans to Individuals, % Gross LN&LS

#### NARRATIVE

Other loans to individuals including single payment, installment loans divided by average gross loans and leases. If bank has foreign offices (Call Report 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

#### FORMULA

PCTOF(uc:[UBPRD172](#)[P0],uc:[UBPRD242](#)[P0])

## 19 Credit Card Loans

### 19.1 UBPRES425

#### DESCRIPTION

Credit Card Loans, % Gross LN&LS

#### NARRATIVE

Credit card loans divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

#### FORMULA

PCTOF(uc:[UBPRD178](#)[P0],uc:[UBPRD242](#)[P0])

## 20 Auto Loans

### 20.1 UBPRFB75

#### DESCRIPTION

LOAN MIX AUTO LOANS

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRD242](#)[P0] <> 0,PCTOF(uc:[UBPRFB62](#)[P0],uc:[UBPRD242](#)[P0]),NULL)

## 21 Municipal Loans

### 21.1 UBPRES426

#### DESCRIPTION

Municipal Loans, % Gross LN&LS

#### NARRATIVE

Obligations other than securities to state and local political subdivisions in the U.S. divided by average gross loans and leases in domestic and foreign offices.

#### FORMULA

PCTOF(uc:[UBPRD157](#)[P0],uc:[UBPRD242](#)[P0])

## 22 Non-Depository and Other

### 22.1 UBPRE429

#### DESCRIPTION

All Other Loans, % Gross LN&LS

#### NARRATIVE

Other loans, loans for purchasing and carrying securities and loans to foreign governments divided by average gross loans and leases in domestic and foreign offices.

#### FORMULA

PCTOF(uc:[UBPRD155](#)[P0],uc:[UBPRD242](#)[P0])

## 23 Loans to Foreign Governments

### 23.1 UBPRE431

#### DESCRIPTION

Loans to Foreign Governments, % Gross LN&LS

#### NARRATIVE

Loans to foreign governments divided by average gross loans and leases. Available for all banks from March 31, 2001 forward. Includes domestic and foreign office loans, and is included in loan mix captions above on UBPR Page 7A.

#### FORMULA

PCTOF(uc:[UBPRD161](#)[P0],uc:[UBPRD242](#)[P0])

## 24 Lease Financing Receivables

### 24.1 UBPRE430

#### DESCRIPTION

Lease Financing Receivables, % Gross LN&LS

#### NARRATIVE

Lease financing receivables divided by average gross loans and leases in domestic and foreign offices.

#### FORMULA

PCTOF(uc:[UBPRD153](#)[P0],uc:[UBPRD242](#)[P0])

## 25 Leases to Individuals

### 25.1 UBPRFB76

#### DESCRIPTION

LOAN MIX LEASES TO INDIVIDUALS

#### NARRATIVE

## FORMULA

IF(uc:UBPRD242[P0] <> 0,PCTOF(uc:UBPRFB67[P0],uc:UBPRD242[P0]),NULL)

## 26 All Other Leases

### 26.1 UBPRFB77

## DESCRIPTION

LOAN MIX ALL OTHER LEASES

## NARRATIVE

## FORMULA

IF(uc:UBPRD242[P0] <> 0,PCTOF(uc:UBPRFB68[P0],uc:UBPRD242[P0]),NULL)

## 27 Loans to Finance Comml Real Est

### 27.1 UBPRE432

## DESCRIPTION

Loans to Finance Comml Real Est, % Gross LN&LS

## NARRATIVE

Loans to finance commercial real estate, construction and development not secured by real estate, divided by average gross loans and leases. If bank has foreign offices (Call Report form 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category . Otherwise balances are consolidated for the bank.

## FORMULA

PCTOF(uc:UBPRD167[P0],uc:UBPRD242[P0])

## 28 Foreign Office Loans & Leases

### 28.1 UBPRE428

## DESCRIPTION

Foreign Office Loans and Leases, % Gross LN&LS

## NARRATIVE

For banks filing Call Report form 031. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices, divided by average gross loans and leases.

## FORMULA

PCTOF(uc:UBPRD234[P0],uc:UBPRD242[P0])

## 29 Loans & Lease Commitments

### 29.1 UBPRE433



**DESCRIPTION**

Loans & Lease Commitments, % Avg Tot LN&LS

**NARRATIVE**

Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

**FORMULA**

PCTOF(uc:[UBPRD271](#)[P0],uc:[UBPRD142](#)[P0])

## **30 Officer, Shareholder Loans**

### **30.1 UBPRES434**

**DESCRIPTION**

Officer & Shareholder Loans, % Avg Tot LN&LS

**NARRATIVE**

Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

**FORMULA**

PCTOF(uc:[UBPR6164](#)[P0],uc:[UBPRD142](#)[P0])

## **31 Officer, Shareholder Loans to Assets**

### **31.1 UBPRES435**

**DESCRIPTION**

Officer & Shareholder Loans, % of Assets

**NARRATIVE**

Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

**FORMULA**

PCTOF(uc:[UBPR6164](#)[P0],uc:[UBPR2170](#)[P0])

## **32 Construction & Land Development**

### **32.1 UBPRES436**

**DESCRIPTION**

Construction & Land Development OREO, % Assets

**NARRATIVE**

Average construction and land development other real estate owned in domestic offices divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD288](#)[P0],uc:[UBPRD086](#)[P0])

## 33 Farmland

### 33.1 UBPRE437

#### DESCRIPTION

Farmland OREO, % Assets

#### NARRATIVE

Average farmland other real estate owned in domestic offices divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD289](#)[P0],uc:[UBPRD086](#)[P0])

## 34 1-4 Family

### 34.1 UBPRE438

#### DESCRIPTION

1-4 Family OREO, % Assets

#### NARRATIVE

Average 1-4, Family residential property other real estate owned in domestic offices divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD286](#)[P0],uc:[UBPRD086](#)[P0])

## 35 Multifamily

### 35.1 UBPRE439

#### DESCRIPTION

Multifamily OREO, % Assets

#### NARRATIVE

Average multifamily (five or more) other real estate owned in domestic offices divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD291](#)[P0],uc:[UBPRD086](#)[P0])

## 36 Non-Farm Non-Residential

### 36.1 UBPRE440

#### DESCRIPTION

Non-Farm Non-Residential OREO, % Assets

**NARRATIVE**

Nonfarm non-residential other real estate owned properties in domestic offices divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD292](#)[P0],uc:[UBPRD086](#)[P0])

**37 Foreign Offices****37.1 UBPRES441****DESCRIPTION**

Foreign Office OREO, % Assets

**NARRATIVE**

Average other real estate owned booked in foreign offices (Call Report form 031 filers only) divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD290](#)[P0],uc:[UBPRD085](#)[P0])

**38 Subtotal****38.1 UBPRES442****DESCRIPTION**

Subtotal OREO, % Assets

**NARRATIVE**

Subtotal of average foreclosed other real estate owned divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD294](#)[P0],uc:[UBPRD086](#)[P0])

**39 Direct and Indirect Inv****39.1 UBPRES443****DESCRIPTION**

Direct and Indirect Inv OREO, % Assets

**NARRATIVE**

Average direct and indirect investments in other real estate ventures divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD299](#)[P0],uc:[UBPRD086](#)[P0])

**40 Total**

## 40.1 UBPRE444

### DESCRIPTION

Total OREO, % Assets

### NARRATIVE

Average total other real estate owned and direct and indirect investment in real estate ventures divided by average total assets.

### FORMULA

PCTOF(uc:[UBPRD287](#)[P0],uc:[UBPRD086](#)[P0])

## 41 Mortgage Servicing w/ Recourse

### 41.1 UBPRE445

#### DESCRIPTION

Mortgage Servicing w/ Recourse % Assets

#### NARRATIVE

Principal balance of mortgages serviced with recourse or other servicer provided enhancements divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRB804](#)[P0],uc:[UBPR2170](#)[P0])

## 42 Mortgage Servicing w/o Recourse

### 42.1 UBPRE446

#### DESCRIPTION

Mortgage Servicing w/o Recourse % Assets

#### NARRATIVE

Principal balance of mortgages serviced without recourse or other servicer provided enhancements divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRB805](#)[P0],uc:[UBPR2170](#)[P0])

## 43 Other Financial Assets

### 43.1 UBPRE447

#### DESCRIPTION

Other Financial Assets % Assets

#### NARRATIVE

Balance of other financial assets divided by total assets.

## FORMULA

PCTOF(uc:[UBPRA591](#)[P0],uc:[UBPR2170](#)[P0])

**44 Total****44.1 UBPRES448**

## DESCRIPTION

Total Servicing % Assets

## NARRATIVE

Total of mortgage servicing with recourse, mortgage servicing without recourse, and other financial assets divided by total assets.

## FORMULA

Existingof(uc:[UBPRE445](#)[P0],0) + Existingof(uc:[UBPRE446](#)[P0],0) + Existingof(uc:[UBPRE447](#)[P0],0) +  
PCTOF(Existingof(cc:RCONFT12[P0],0),uc:[UBPR2170](#)[P0])

## Referenced Concepts

### 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))

### UBPR1563

#### DESCRIPTION

Other Loans

#### FORMULA

IF(uc:UBPR9999[P0] > '2024-10-01' and uc:UBPRC752[P0] = 31, cc:RCFDJ454[P0] + cc:RCFD1545[P0] + cc:RCFDJ451[P0], IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPR9999[P0] < '2024-10-01' 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))

**UBPR2122**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

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

**UBPR2123**

## DESCRIPTION

Unearned Income on Loans

## FORMULA

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

**UBPR2165**

## DESCRIPTION

Lease Financing Receivables (Net of Unearned Income)

## FORMULA

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

**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))

**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))



**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))

**UBPR3814**

## DESCRIPTION

Unused Commitments on Home Equity (1-4 Family) Loans

## NARRATIVE

The unused portions of commitments to extend credit under revolving, open-end lines of credit secured by 1-4 family residential properties.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3814[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3814[P0], NULL))

**UBPR3815**

## DESCRIPTION

Unused Commitments on Credit Cards

## NARRATIVE

The unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to other customers, including commercial or industrial enterprises, through credit cards.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3815[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3815[P0], NULL))

**UBPR3816**

## DESCRIPTION

Unused Commitments on Commercial RE Loans Secured by RE

## NARRATIVE

The unused portions of commitments to extend credit for the specific purpose of financing commercial and multifamily residential properties (e.g., business and industrial properties, hotels, motels, churches, hospitals, and apartment buildings), provided that such commitments, when funded, would be reportable as either loans secured by multifamily residential properties or loans secured by nonfarm nonresidential properties in Call Report Schedule RC-C.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFDF164[P0] + cc:RCFDF165[P0],  
IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF164[P0] + cc:RCONF165[P0],  
IF(uc:[UBPR9999](#)[P0] > '1990-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD3816[P0],  
IF(uc:[UBPR9999](#)[P0] > '1990-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON3816[P0],  
NULL))))

**UBPR3818**

**DESCRIPTION**

All Other Unused Commitments

**NARRATIVE**

The unused portion of all commercial and industrial loan commitments, commitments for loans to financial institutions, and all other commitments.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31, cc:RCFD3818[P0],IF(uc:[UBPRC752](#)[P0] = 41, cc:RCON3818[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))

**UBPR6164****DESCRIPTION**

Officers, Shareholder Loans (\$)

**NARRATIVE**

The aggregate amount of loans to officers, directors, principal shareholders and related interests.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD6164[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON6164[P0], NULL))

**UBPR6550****DESCRIPTION**

Unused Commitments on Commercial RE Loans Not Secured by RE

**NARRATIVE**

The unused portions of all commitments to extend credit for the specific purpose of financing commercial and residential real estate activities.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD6550[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON6550[P0], NULL))

**UBPR9999****DESCRIPTION**

Reporting Date (CC,YR,MO,DA)

**FORMULA**

Context.Period.EndDate

**UBPRA591**

## DESCRIPTION

Outstanding Principal Balance of Loans Other Than 1-4 Family Residential Mortgage Loans that are Serviced for Others

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA591[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA591[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))

**UBPRB804**

## DESCRIPTION

Outstanding Principal Balance of Assets Serviced for Others ( Call Report Schedule RC-S, Memo Item 2.C is to be Completed if the Balance is More Than \$10 Million): 1-4 Family Residential Mortgages Serviced Wth Recourse or Othe Servicer-Provided Credit Enhancements

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB804[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB804[P0], NULL))

**UBPRB805**

## DESCRIPTION

Outstanding Principal Balance of Assets Serviced for Others ( Call Report Schedule RC-S, Memo Item 2.C is to be Completed if the Balance is More Than \$10 Million): 1-4 Family Residential Mortgages Serviced Wth No Recourse or Othe Servicer-Provided Credit Enhancements

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB805[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB805[P0], NULL))

**UBPRC752**

## DESCRIPTION

REPORTING FORM NUMBER

## FORMULA

**UBPRC979**

## DESCRIPTION

Foreclosed Properties From "GNMA Loans"

## FORMULA

cc:RCONC979[P0]

**UBPRD085**

## DESCRIPTION

Average Total Assets from Call Report Schedule RC

## NARRATIVE

Average Total Assets from Call Report Schedule RC For December reporting period, use a five period average of total assets from Call Report Schedule RC of December, September, June, March, and prior year December. For September reporting period, use a four period average of total assets from Call Report Schedule RC of September, June, March, and prior year December. For June reporting period, use a three period average of total assets from Call Report Schedule RC of June, March, and prior year December. For March reporting period, use a two period average of total assets from Call Report Schedule RC of March and prior year December.

## FORMULA

CAVG05X(#uc:[UBPR2170](#))

**UBPRD086**

## DESCRIPTION

Average Total Assets from Call Report Schedule RC

## NARRATIVE

Average Total Assets from Call Report Schedule RC; for December reporting period, use a five-period average of total assets from Call Report Schedule RC of December, September, June, March, and prior year December. For September reporting period, use a four-period average of total assets from Call Report Schedule RC of September, June, March, and prior year December. For June reporting period, use a three-period average of total assets from Call Report Schedule RC of June, March, and prior year December. For March reporting period, use a two-period average of total assets from Call Report Schedule RC of March and prior year December.

## FORMULA

CAVG05X(#uc:[UBPR2170](#))

**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))

**UBPRD126**

## DESCRIPTION

Domestic and Foreign Commercial and Industrial Loans From Call Report Schedule RC-C

## FORMULA

uc:[UBPRD125](#)[P0]

**UBPRD127**

## DESCRIPTION

Five-Period Average Commercial and Industrial Loans

## FORMULA

CAVG05X(#uc:[UBPRD126](#))

**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))

**UBPRD152**

## DESCRIPTION

Domestic and Foreign Office Lease Financing Receivables From Call Report Schedule RC-C

## FORMULA

uc:[UBPR2165](#)[P0]

**UBPRD153**

## DESCRIPTION

Five-Period Average Domestic and Foreign Leases

## FORMULA

CAVG05X(#uc:[UBPRD152](#))

**UBPRD155**

## DESCRIPTION

INSTITUTION FIVE PERIOD AVERAGE OTHER LOANS

## FORMULA

CAVG05X(#uc:[UBPR1563](#))

**UBPRD156**

**DESCRIPTION**

Institution Municipal Loans Foreign and Domestic Amount

**FORMULA**

uc:[UBPR2107](#)[P0]

**UBPRD157****DESCRIPTION**

Five-Period Average Domestic Obligations of States and Political Subdivisions

**FORMULA**

CAVG05X(#uc:[UBPRD156](#))

**UBPRD159****DESCRIPTION**

Five-Period Average Farm Loans

**FORMULA**

CAVG05X(#uc:[UBPRD666](#))

**UBPRD161****DESCRIPTION**

Five Period Average Loans to Foreign Governments And Official Institutions

**FORMULA**

CAVG05X(#uc:[UBPR2081](#))

**UBPRD167****DESCRIPTION**

Five-Period Average of Loans to Finance Commercial Real Estate

**FORMULA**

CAVG05X(#uc:[UBPR2746](#))

**UBPRD172****DESCRIPTION**

Five-Period Average Loans to Individuals

**FORMULA**

CAVG05X(#uc:[UBPRD665](#))

**UBPRD173****DESCRIPTION**

Institution Depository Loans to Institutions Held in Domestic and Foreign Offices.

## FORMULA

existingof(uc:[UBPRD461](#)[P0],0)

**UBPRD174**

## DESCRIPTION

Five-Period Average Domestic and Foreign Office Depository Institution Loans

## FORMULA

CAVG05X(#uc:[UBPRD173](#))

**UBPRD178**

## DESCRIPTION

Total Credit Card Five-Period Average

## FORMULA

CAVG05X(#uc:[UBPRB538](#))

**UBPRD185**

## DESCRIPTION

Five-Period Average of Construction and Land Development Loans

## FORMULA

CAVG05X(#uc:[UBPR1415](#))

**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))))))

**UBPRD190**

## DESCRIPTION

Five-Period Average of 1-4 Family Revolving Lines

## FORMULA

CAVG05X(#cc:RCON1797)



**UBPRD194**

## DESCRIPTION

Institution Five-Period Average Total Domestic and Foreign Real Estate Loans

## FORMULA

CAVG05X(#uc:[UBPR1410](#))

**UBPRD197**

## DESCRIPTION

Five-Period Average of Loans Secured by Farmland

## FORMULA

CAVG05X(#cc:RCON1420)

**UBPRD198**

## DESCRIPTION

Real Estate Loans in Foreign Offices for Call Report form 031 Filers

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPR9999](#)[P0] < '2013-04-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCFD1410[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]), IF((uc:[UBPR9999](#)[P0] > '2013-04-01' AND uc:[UBPRC752](#)[P0] = 31), uc:[UBPRD188](#)[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]), IF(uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCFD1410[P0] - (cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCON1480[P0]), NULL)))

**UBPRD201**

## DESCRIPTION

Five-Period Average of Real Estate Loans Secured By Multifamily (Five or More) Residential Properties

## FORMULA

CAVG05X(#cc:RCON1460)

**UBPRD204**

## DESCRIPTION

Five-Period Average of Nonfarm Nonresidential Loans

## FORMULA

CAVG05X(#uc:[UBPR1480](#))

**UBPRD214**

## DESCRIPTION

Real Estate Loans Secured by 1-4 Family Residential Properties

## FORMULA

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

**UBPRD215**

## DESCRIPTION

Five- Period Average Real Estate Loans on 1-4 Family Residential Properties

## FORMULA

CAVG05X(#uc:[UBPRD214](#))

**UBPRD233**

## DESCRIPTION

Institution Total Foreign Office Loans Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRE118](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR2170](#)[P0] > 0,0,NULL))

**UBPRD234**

## DESCRIPTION

Five-Period Average Total Foreign Office Loans

## FORMULA

CAVG05X(#uc:[UBPRD233](#))

**UBPRD242**

## DESCRIPTION

Institution Loans and Leases Plus Unearned Income Five Period Average Amount

## FORMULA

CAVG05X(#uc:[UBPRE131](#))

**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

uc:[UBPRB528](#)[P0] + uc:[UBPR5369](#)[P0]

**UBPRD271**

## DESCRIPTION

Unpaid Balance of All Loans Considered Renegotiated Troubled Debt and on Which Interest is Being Accrued

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR6550](#)[P0] + uc:[UBPR3818](#)[P0] + uc:[UBPR3814](#)[P0] + uc:[UBPR3815](#)[P0] + cc:RCFDF164[P0] + cc:RCFDF165[P0],IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR6550](#)[P0] + uc:[UBPR3818](#)[P0] + uc:[UBPR3814](#)[P0] + uc:[UBPR3815](#)[P0] + cc:RCONF164[P0] + cc:RCONF165[P0],IF(uc:[UBPR9999](#)[P0] > '1991-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',uc:[UBPR6550](#)[P0] + uc:[UBPR3818](#)[P0] + uc:[UBPR3814](#)[P0] + uc:[UBPR3815](#)[P0] + uc:[UBPR3816](#)[P0], NULL)))

## UBPRD286

### DESCRIPTION

Institution Five-Period Average Other Real Estate Owned 1-4 Family Residential Properties

### FORMULA

CAVG05X(#cc:RCON5510)

## UBPRD287

### DESCRIPTION

Institution Five-Period Average Other Real Estate Owned

### FORMULA

CAVG05X(#uc:[UBPRD672](#))

## UBPRD288

### DESCRIPTION

Institution Five-Period Average Other Real Estate Owned Construction and Land Development

### FORMULA

CAVG05X(#cc:RCON5508)

## UBPRD289

### DESCRIPTION

Institution Five-Period Average Other Real Estate Owned Farmland

### FORMULA

CAVG05X(#cc:RCON5509)

## UBPRD290

### DESCRIPTION

Calendar-Year Average For All Other Real Estate Owned Held in Foreign Offices

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '1992-01-01' AND uc:[UBPRC752](#)[P0] = 31,CAVG04X(#cc:RCFN5513), NULL)

## UBPRD291

### DESCRIPTION

Institution Five-Period Average Other Real Estate Owned Multifamily Residential Properties

## FORMULA

CAVG05X(#cc:RCON5511)

**UBPRD292**

## DESCRIPTION

Institution Five-Period Average Other Real Estate Owned Non Farm Non Residential

## FORMULA

CAVG05X(#cc:RCON5512)

**UBPRD294**

## DESCRIPTION

Institution Five Period Average Other Real Estate Owned and Other Real Estate Non Investment Property

## FORMULA

CAVG05X(#uc:UBPRe130)

**UBPRD299**

## DESCRIPTION

Institution Five Period Average Other Real Estate Owned Non Investment Property

## FORMULA

CAVG05X(#uc:UBPRd304)

**UBPRD304**

## DESCRIPTION

Direct and Indirect Investments in Real Estate Ventures

## NARRATIVE

The amount of the bank's direct and indirect investments in real estate ventures, from Call Report Schedule RC.

## FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31,cc:RCFD3656[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41,cc:RCon3656[P0], IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 31,cc:RCFD5372[P0] + cc:RCFD5374[P0], IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 41,cc:RCON5372[P0] + cc:RCon5374[P0],null)))

**UBPRD461**

## DESCRIPTION

LOANS TO DEPOSITORY INSTITUTIONS

## FORMULA

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

**UBPRD553**

## DESCRIPTION

Calendar Year Average Other Construction and Land Development Loans

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF159),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF159), NULL))

**UBPRD555**

## DESCRIPTION

1-4 Family Construction Loans from Call Report Schedule RC-C, Memorandum Item 9A, Calendar Year Average

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF158),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF158), NULL))

**UBPRD558**

## DESCRIPTION

Calendar Average Loans Secured by Other Nonfarm Nonresidential Properties From Call Report Schedule RC-C, Memorandum Item10B

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF161),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF161), NULL))

**UBPRD560**

## DESCRIPTION

Calendar Year Average of Nonfarm Nonresidential Loans From Call Report Schedule RC-C, Memorandum Item 10A

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',CAVG05X(#cc:RCONF160),IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',CAVG04X(#cc:RCONF160), NULL))

**UBPRD665**

## DESCRIPTION

Individual Loans

## NARRATIVE

Domestic-office loans to individuals for household, family and other personal expenditures.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2000-01-01',uc:[UBPR2011](#)[P0] + uc:[UBPRB539](#)[P0] + uc:[UBPRB538](#)[P0],NULL)

**UBPRD666**

## DESCRIPTION

## Loans to Finance AG Production

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' , uc:[UBPR1590](#)[P0],NULL)

**UBPRD672**

## DESCRIPTION

All Real Estate other than Bank Premises Owned or Controlled

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFD2150[P0] + cc:RCFD3656[P0],IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCON2150[P0] + cc:RCON3656[P0],IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFD2150[P0] + cc:RCFD5374[P0],IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCON2150[P0] + cc:RCON5374[P0],NULL))))))

**UBPRE118**

## DESCRIPTION

Loans and Leases in Foreign Offices

## NARRATIVE

All loans and leases in foreign offices. NA appears for banks without foreign offices.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,(uc:[UBPR2122](#)[P0] + uc:[UBPR2123](#)[P0]) - (cc:RCON2122[P0] + cc:RCON2123[P0]), NULL)

**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))))))

**UBPRE131**

## DESCRIPTION

Gross Loans & Leases

## FORMULA

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

**UBPRE445**

## DESCRIPTION

Mortgage Servicing w/ Recourse % Assets

## NARRATIVE

Principal balance of mortgages serviced with recourse or other servicer provided enhancements divided by total assets.

## FORMULA

PCTOF(uc:[UBPRB804](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRE446**

## DESCRIPTION

Mortgage Servicing w/o Recourse % Assets

## NARRATIVE

Principal balance of mortgages serviced without recourse or other servicer provided enhancements divided by total assets.

## FORMULA

PCTOF(uc:[UBPRB805](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRE447**

## DESCRIPTION

Other Financial Assets % Assets

## NARRATIVE

Balance of other financial assets divided by total assets.

## FORMULA

PCTOF(uc:[UBPRA591](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRF162**

## DESCRIPTION

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

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCDFD162[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF162[P0], NULL))

**UBPRF163**

## DESCRIPTION

All Other Lease Financing Receivables

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCFDF163[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF163[P0], NULL))

**UBPRFB56**

## DESCRIPTION

5Q AVERAGE 1-4 FAMILY 1ST LIEN LOANS

## FORMULA

CAVG05X(#cc:RCON5367)

**UBPRFB57**

## DESCRIPTION

5Q AVERAGE 1-4 FAMILY JR LIEN LOANS

## FORMULA

CAVG05X(#cc:RCON5368)

**UBPRFB62**

## DESCRIPTION

5Q AVERAGE AUTO LOANS

## FORMULA

CAVG05X(#uc:[UBPRK137](#))

**UBPRFB67**

## DESCRIPTION

5Q AVERAGE LEASES TO INDIVIDUALS

## FORMULA

if(Existsnonnil(uc:[UBPRF162](#)[P0]),CAVG05X(#uc:[UBPRF162](#)),null)

**UBPRFB68**

## DESCRIPTION

5Q AVERAGE ALL OTHER LEASES

## FORMULA

if(ExistsNonNil(uc:[UBPRF163](#)[P0]),CAVG05X(#uc:[UBPRF163](#)),null)

**UBPRFB73**

## DESCRIPTION

5Q AVERAGE RE LOANS IN FO

## FORMULA



CAVG05X(#uc:[UBPRD198](#))

## **UBPRK137**

### DESCRIPTION

Auto Loans

### FORMULA

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