

## Capital Analysis--Page 11A

### 1 Common Stock Plus Related Surplus

#### 1.1 UBPRP742

##### DESCRIPTION

COMMON EQUITY TIER 1 CAPITAL: COMMON STOCK PLUS RELATED SURPLUS, NET OF TREASURY STOCK AND UNEARNED EMPLOYEE STOCK OWNERSHIP PLAN (ESOP) SHARES

##### NARRATIVE

Report the sum of Schedule HC, items 24 and 25, less item 26(c) as follows: (1) Common stock: report the amount of common stock reported in Schedule HC, item 24, provided it meets the criteria for common equity tier 1 capital based on the revised regulatory capital rules of the Federal Reserve. Include capital instruments issued by mutual banking organizations that meet the criteria for common equity tier 1 capital. (2) PLUS: related surplus: adjust the amount reported in Schedule HC, item 25 as follows: include the net amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value on or before the report date; exclude adjustments arising from treasury stock transactions. (3) LESS: treasury stock, unearned ESOP shares, and any other contra-equity components

##### FORMULA

if(uc:[UBPRC752](#)[P0] = 31, cc:RCFAP742[P0], if(uc:[UBPRC752](#)[P0] = 41, cc:RCOAP742[P0], NULL))

### 2 Retained Earnings

#### 2.1 UBPRKW28

##### DESCRIPTION

Retained Earnings from RC-R

##### NARRATIVE

Retained earnings from RC-R

##### FORMULA

if(uc:[UBPR9999](#)[P0] > '2019-01-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFAKW00[P0], IF(uc:[UBPR9999](#)[P0] > '2019-01-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCOAKW00[P0], uc:[UBPR3632](#)[P0]))

### 3 Accum Other Comprehensive Inc (AOCI)

#### 3.1 UBPRH392

##### DESCRIPTION

CAPITAL COMPONENTS AND RATIOS - ACCUMULATED OTHER COMPREHENSIVE INCOME IN CE T1 CAPITAL

##### NARRATIVE

##### FORMULA

if(uc:[UBPRC752](#)[P0] = 31, cc:RCFAB530[P0], if(uc:[UBPRC752](#)[P0] = 41, cc:RCOAB530[P0], NULL))

## 4 Common Equity T1 Minority Interest

### 4.1 UBPRP839

#### DESCRIPTION

COM EQTY TIER 1 MINORTY INTERST

#### NARRATIVE

COMMON EQUITY TIER 1 MINORITY INTEREST INCLUDABLE IN COMMON EQUITY TIER 1 CAPITAL

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31, cc:RCFAP839[P0], if(uc:[UBPRC752](#)[P0] = 41, cc:RCOAP839[P0], NULL))

## 5 Common Equity T1 Cap Before Adj/Ded

### 5.1 UBPRP840

#### DESCRIPTION

COM EQTY TIER 1 CAP BEFORE REG ADJ

#### NARRATIVE

Report the sum of Schedule HC-R, items 1, 2, 3, and 4.

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31, cc:RCFAP840[P0], if(uc:[UBPRC752](#)[P0] = 41, cc:RCOAP840[P0], NULL))

## 6 Less: Goodwill

### 6.1 UBPRP841

#### DESCRIPTION

GOODWILL NET OF ASSOCIATED DEFERRED TAX LIABILITIES (DTLS)

#### NARRATIVE

Report the amount of goodwill included in Schedule HC, item 10(a). However, if the holding company has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31, cc:RCFAP841[P0], if(uc:[UBPRC752](#)[P0] = 41, cc:RCOAP841[P0], NULL))

## 7 Less: Intangible Assets

### 7.1 UBPRP842

#### DESCRIPTION

LESS INTANG ASSTS NET OF ASSCTD DTLS

**NARRATIVE**

Report all intangible assets (other than goodwill and MSAs) net of associated DTLs, included in Schedule HC-M, items 12.b and 12.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Schedule HC-M, item 12.b, and all other identifiable intangibles, reported in Schedule HC-M, item 12.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

**FORMULA**

if(uc:UBPRC752[P0] = 31, cc:RCFAP842[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP842[P0], NULL))

**8 Less: DTA (NOL & Tax Credit Only)****8.1 UBPRP843****DESCRIPTION**

DFRD TX ASSTS OPRTING LOSS TX CRDT

**NARRATIVE**

Report the amount of DTAs that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

**FORMULA**

if(uc:UBPRC752[P0] = 31, cc:RCFAP843[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP843[P0], NULL))

**9 AOCI-Related Adjustments-Opt Out****9.1 UBPRH393****DESCRIPTION**

REGULATORY CAPITAL COMPONENTS AND RATIOS - ACCUMULATED OTHER COMPREHENSIVE INCOME - RELATED ADJUSTMENTS - OPT OUT (RC-R)

**NARRATIVE****FORMULA**

IF(uc:UBPRC752[P0] = 31, cc:RCFAP844[P0] + ExistingOf(cc:RCFAP845[P0], 0) + cc:RCFAP846[P0] + cc:RCFAP847[P0] + cc:RCFAP848[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAP844[P0] + ExistingOf(cc:RCOAP845[P0], 0) + cc:RCOAP846[P0] + cc:RCOAP847[P0] + cc:RCOAP848[P0], NULL))

**10 AOCI-Related Adjustments-No Opt Out****10.1 UBPRP849****DESCRIPTION**

ACCUMULATED NET GAIN (LOSS) ON CASH FLOW HEDGES INCLUDED IN AOCI, NET OF APPLICABLE TAX EFFECTS, THAT RELATE TO THE HEDGING OF ITEMS THAT ARE NOT RECOGNIZED AT FAIR VALUE ON THE BALANCE SHEET

#### NARRATIVE

Advanced approaches holding companies and holding companies that entered "0" for No in item 3.a: Report the amount of accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable tax effects that relate to the hedging of items not recognized at fair value on the balance sheet. If the amount is a net gain, report it as a positive value. If the amount is a net loss, report it as a negative value. Institutions that entered "1" for "Yes" in item 3.a must not complete this item. IF A GAIN, REPORT AS A POSITIVE VALUE; IF A LOSS, REPORT AS A NEGATIVE VALUE.

#### FORMULA

if(uc:UBPRC752[P0] = 31, cc:RCFAP849[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP849[P0], NULL))

## 11 Oth Ded (add) CET1 bef threshold ded

### 11.1 UBPRH397

#### DESCRIPTION

UBPR REPORTING OF OTHER DEDUCTIONS FROM (AND ADDITIONS TO) CET1 BEFORE THRESHOLD DEDUCTIONS (RC-R)

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFAQ258[P0] + cc:RCFAP850[P0], IF(uc:UBPRC752[P0] = 41, cc:RCOAQ258[P0] + cc:RCOAP850[P0], NULL))

## 12 Less: Non-significant Investments

### 12.1 UBPRP851

#### DESCRIPTION

NON-SIGNIFICANT INVESTMENTS IN THE CAPITAL OF UNCONSOLIDATED FINANCIAL INSTITUTIONS IN THE FORM OF COMMON STOCK THAT EXCEED THE 10 PERCENT THRESHOLD FOR NON-SIGNIFICANT INVESTMENTS

#### NARRATIVE

Report the amount of non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that, in the aggregate, exceed the 10 percent threshold for non-significant investments, calculated as described below. The holding company may apply associated DTLs to this deduction. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

#### FORMULA

Existingof(cc:RCFAP851[P0], cc:RCFWP851[P0], cc:RCOAP851[P0])

## 13 Subtotal before Threshold Limits

### 13.1 UBPRP852

#### DESCRIPTION

**SUBTOTAL OF COMMON EQUITY TIER 1 CAPITAL: ADJUSTMENTS AND DEDUCTIONS****NARRATIVE**

Report the amount in Schedule HC-R, item 5, less the amounts in Schedule HC-R, items 6 through 11.

**FORMULA**

Existingof(cc:RCFAP852[P0],cc:RCFWP852[P0],cc:RCOAP852[P0])

**14 Less: Sig Inv, MSAs, DTA > 10% Limit****14.1 UBPRH398****DESCRIPTION**

SIGNIFICANT INVESTMENTS, MSAS, & DEFERRED TAX ASSETS > 10 PERCENT LIMIT (RC-R)

**NARRATIVE****FORMULA**

Existingof(cc:RCFAP853[P0],cc:RCFWP853[P0],cc:RCOAP853[P0]) +  
Existingof(cc:RCFAP854[P0],cc:RCFWP854[P0],cc:RCOAP854[P0]) +  
Existingof(cc:RCFAP855[P0],cc:RCFWP855[P0],cc:RCOAP855[P0])

**15 Less: Sig Inv, MSAs, DTA > 15% Limit****15.1 UBPRP856****DESCRIPTION**

AMOUNT OF SIGNIFICANT INVESTMENTS IN THE CAPITAL OF UNCONSOLIDATED FINANCIAL INSTITUTIONS IN THE FORM OF COMMON STOCK; MSAS, NET OF ASSOCIATED DTLs; AND DTAS ARISING FROM TEMPORARY DIFFERENCES THAT COULD NOT BE REALIZED THROUGH NET OPERATING LOSS CARRYBACKS, NET OF RELATED VALUATION ALLOWANCES AND NET OF DTLs; THAT EXCEEDS THE 15 PERCENT COMMON EQUITY TIER 1 CAPITAL DEDUCTION THRESHOLD

**NARRATIVE**

Report the amount of the institution's total amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 16. The aggregate amount of the threshold items (that is, significant investments in the capital of unconsolidated financial institutions in the form of common stock; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs) may not exceed 15 percent of the holding company's common equity tier 1 capital, net of applicable adjustments and deductions (the 15 percent common equity tier 1 capital deduction threshold). Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

**FORMULA**

Existingof(cc:RCFAP856[P0],cc:RCFWP856[P0],cc:RCOAP856[P0])

**16 Less: Tot Sig Inv, MSAs, DTA > Limit**

**16.1 UBPRP854**

## DESCRIPTION

Total Inv, MSAs, DTA CET1 Cap Ded

## NARRATIVE

Total Inv, MSAs, DTA CET1 Cap Deductions

## FORMULA

Existingof(cc:RCFAP853[P0],cc:RCFWP853[P0],cc:RCOAP853[P0],cc:RCFALB58[P0],cc:RCOALB58[P0]) +  
 Existingof(cc:RCFAP854[P0],cc:RCFWP854[P0],cc:RCOAP854[P0],cc:RCFALB59[P0],cc:RCOALB59[P0]) +  
 Existingof(cc:RCFAP855[P0],cc:RCFWP855[P0],cc:RCOAP855[P0],cc:RCFALB60[P0],cc:RCOALB60[P0]) +  
 Existingof(cc:RCFAP856[P0],cc:RCFWP856[P0],cc:RCOAP856[P0],0)

**17 Less: Ded due to insuff T1 and T2 Cap****17.1 UBPRP857**

## DESCRIPTION

DEDUCTIONS APPLIED TO COMMON EQUITY TIER 1 CAPITAL DUE TO INSUFFICIENT AMOUNTS OF ADDITIONAL TIER 1 CAPITAL AND TIER 2 CAPITAL TO COVER DEDUCTIONS

## NARRATIVE

Report the total amount of deductions related to reciprocal cross holdings, non-significant investments in the capital of unconsolidated financial institutions, and non-common stock significant investments in the capital of unconsolidated financial institutions if the holding company does not have a sufficient amount of additional tier 1 capital and tier 2 capital to cover these deductions in Schedule HC-R, items 24 and 33.

## FORMULA

Existingof(cc:RCFAP857[P0],cc:RCFWP857[P0],cc:RCOAP857[P0])

**18 Total Adj and Ded for CET1 Capital****18.1 UBPRP858**

## DESCRIPTION

TOTAL ADJUSTMENTS AND DEDUCTIONS FOR COMMON EQUITY TIER 1 CAPITAL

## NARRATIVE

TOTAL ADJUSTMENTS AND DEDUCTIONS FOR COMMON EQUITY TIER 1 CAPITAL

## FORMULA

Existingof(cc:RCFAP858[P0],cc:RCFWP858[P0],cc:RCOAP858[P0])

**19 Common Equity Tier 1 Capital****19.1 UBPRP859**

## DESCRIPTION

Report Schedule HC-R item 12 less item 18. The amount reported in this item is the numerator of the holding company's common equity tier 1 risk-based capital ratio

#### NARRATIVE

Report Schedule HC-R item 12 less item 18. The amount reported in this item is the numerator of the holding company's common equity tier 1 risk-based capital ratio

#### FORMULA

Existingof(cc:RCFAP859[P0],cc:RCFWP859[P0],cc:RCOAP859[P0])

## 20 Additional T1C Inst & Related Surplus

### 20.1 UBPRP860

#### DESCRIPTION

ADDITIONAL TIER 1 CAPITAL INSTRUMENTS PLUS RELATED SURPLUS

#### NARRATIVE

Report the amount of the institution's total additional tier 1 capital instruments plus related surplus as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 20.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP860[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP860[P0], NULL))

## 21 Non-qualifying Cap Inst sub to phaseout

### 21.1 UBPRP861

#### DESCRIPTION

NON-QUALIFYING CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT FROM ADDITIONAL TIER 1 CAPITAL

#### NARRATIVE

Report the amount of the institution's non-qualifying capital instruments subject to phase out from additional tier 1 capital, as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 21.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP861[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP861[P0], NULL))

## 22 Tier 1 Minority Int Not Incl in CET1 Cap

### 22.1 UBPRP862

#### DESCRIPTION

TIER 1 MINORITY INTEREST NOT INCLUDED IN COMMON EQUITY TIER 1 CAPITAL

#### NARRATIVE

Report the amount of an institution's total tier 1 minority interest not included in common equity tier 1 capital as reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 22.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP862[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP862[P0], NULL))

## 23 Additional T1 Cap Before Deductions

### 23.1 UBPRP863

DESCRIPTION

ADDITIONAL TIER 1 CAPITAL BEFORE DEDUCTIONS

NARRATIVE

ADDITIONAL TIER 1 CAPITAL BEFORE DEDUCTIONS

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP863[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP863[P0], NULL))

## 24 Less: Additional T1 Cap Deductions

### 24.1 UBPRP864

DESCRIPTION

TOTAL ADDITIONAL TIER 1 CAPITAL DEDUCTIONS

NARRATIVE

TOTAL ADDITIONAL TIER 1 CAPITAL DEDUCTIONS - Report the sum of items 37 through 42.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP864[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP864[P0], NULL))

## 25 Additional Tier 1 Capital

### 25.1 UBPRP865

DESCRIPTION

ADDITIONAL TIER 1 CAPITAL

NARRATIVE

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP865[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP865[P0], NULL))

## 26 Tier 1 Capital

### 26.1 UBPR8274

DESCRIPTION

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

NARRATIVE



## Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

### FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA8274[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA8274[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8274[P0], if(uc:UBPRC752[P0] = 41, cc:RCON8274[P0], NULL))))))

## 27 T2 Cap Instruments & Related Surplus

### 27.1 UBPRP866

#### DESCRIPTION

TIER 2 CAPITAL INSTRUMENTS PLUS RELATED SURPLUS

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAP866[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP866[P0], NULL))

## 28 Non-qualifying Capital Instruments

### 28.1 UBPRP867

#### DESCRIPTION

NON-QUALIFYING CAPITAL INSTRUMENTS SUBJECT TO PHASE OUT FROM TIER 2 CAPITAL

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAP867[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP867[P0], NULL))

## 29 Tot Cap Min Int Not Incl in T1 Cap

### 29.1 UBPRP868

#### DESCRIPTION

TOTAL CAPITAL MINORITY INTEREST THAT IS NOT INCLUDED IN TIER 1 CAPITAL

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAP868[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP868[P0], NULL))

## 30 Adjusted ACL in Tier 2 Capital

### 30.1 UBPR5310

#### DESCRIPTION

Adjusted Allowances for Credit Losses (AACL) includable in Tier 2 Capital

#### NARRATIVE

Adjusted Allowances for Credit Losses (AACL) includable in Tier 2 Capital from Call Report Schedule RC-R.

#### FORMULA

if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA5310[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA5310[P0], if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCFA5310[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCOA5310[P0], IF(uc:UBPRC752[P0] = 31,cc:RCFD5310[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5310[P0], NULL))))))

## 31 Exited Adv App Eligible Cr Reserves

### 31.1 UBPRH394

#### DESCRIPTION

ADVANCED APPROACHES REGULATORY CAPITAL COMPONENTS AND RATIOS - EXITED ADVANCED APPROACHES ELIGIBLE CREDIT RESERVES (RC-R)

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFW5310[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOW5310[P0], NULL))

## 32 Unrealized Gains on AFS Pref Stock

### 32.1 UBPRQ257

#### DESCRIPTION

UNREALIZED GAINS ON AVAILABLE-FOR-SALE PREFERRED STOCK CLASSIFIED AS AN EQUITY SECURITY UNDER GAAP AND AVAILABLE-FOR-SALE EQUITY EXPOSURES INCLUDABLE IN TIER 2 CAPITAL

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAQ257[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAQ257[P0], NULL))

## 33 Tier 2 Capital Before Deductions

### 33.1 UBPRP870

#### DESCRIPTION

TIER 2 CAPITAL BEFORE DEDUCTIONS

#### NARRATIVE

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAP870[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP870[P0], NULL))

## 34 Exited Adv App T2C Before Deductions

### 34.1 UBPRH395

#### DESCRIPTION

ADVANCED APPROACHES REGULATORY CAPITAL COMPONENTS AND RATIOS - EXITED ADVANCE APPROACH INSTITUTIONS TIER 2 CAPITAL BEFORE DEDUCTIONS (RC-R)

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFWP870[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOWP870[P0], NULL))

## 35 Less: Tier 2 Capital Deductions

### 35.1 UBPRP872

#### DESCRIPTION

TIER 2 CAPITAL DEDUCTIONS

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP872[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP872[P0], NULL))

## 36 Tier 2 Capital Standardized Approaches

### 36.1 UBPR8275

#### DESCRIPTION

Net Eligible Tier Two

#### NARRATIVE

Allowable Tier 2 capital from Call Report Schedule RC-R.

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA5311[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA5311[P0], if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA5311[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA5311[P0], if(uc:[UBPRC752](#)[P0] = 31, cc:RCFD8275[P0], if(uc:[UBPRC752](#)[P0] = 41,cc:RCON8275[P0],NULL))))))

## 37 Tier 2 Capital Advanced Approaches

### 37.1 UBPR5311

#### DESCRIPTION

TIER 2 (SUPPLEMENTARY) CAPITAL for ADVANCED APPROACHES INSTITUTIONS THAT EXIT PARALLEL RUN

#### NARRATIVE

Includes the sum of "Qualifying Subordinated Debt" (5306), "Capital Certificates" (5307), "Nonwithdrawable Deposit Accounts Not Reported In Item 5267" (5308), "Other Equity Instruments" (5309), and "General Loan And Lease Valuation Allowances" (5310).

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFW5311[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOW5311[P0], NULL))

## 38 Total Capital Standardized Approaches

### 38.1 UBPRD656

DESCRIPTION

INSTITUTION RISK-BASED CAPITAL

NARRATIVE

FORMULA

Existingof(cc:RCFA3792[P0], cc:RCFD3792[P0], cc:RCOA3792[P0], cc:RCON3792[P0])

## 39 Total Capital Advanced Approaches

### 39.1 UBPRH396

DESCRIPTION

ADVANCED APPROACHES REGULATORY CAPITAL COMPONENTS AND RATIOS - EXITED ADVANCE APPROACH INSTITUTIONS TOTAL CAPITAL (RC-R)

NARRATIVE

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFW3792[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOW3792[P0], NULL))

## Referenced Concepts

### **UBPR3632**

#### DESCRIPTION

Retained Earnings

#### NARRATIVE

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

#### FORMULA

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

### **UBPR9999**

#### DESCRIPTION

Reporting Date (CC,YR,MO,DA)

#### FORMULA

Context.Period.EndDate

### **UBPRC752**

#### DESCRIPTION

REPORTING FORM NUMBER

#### FORMULA