

## Liquidity & Funding--Page 10

### 1 Individ, Partnerships, and Corp.

#### 1.1 UBPRM004

##### DESCRIPTION

Deposits of Individuals, Partnerships, and Corporations as a percent of Total Deposits

##### NARRATIVE

Domestic and foreign deposits of individuals, partnerships, and corporations divided by total deposits (includes deposits in both domestic and foreign offices).

##### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCONB549[P0] + cc:RCONB550[P0] + ExistingOf(cc:RCFNB553[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCONB549[P0] + cc:RCONB550[P0]),uc:UBPR2200[P0]), NULL)), NULL)

### 2 U.S. Govt, States & Political Sub in U.S.

#### 2.1 UBPRM005

##### DESCRIPTION

Deposits of U.S. Government, States & Political Subdivisions in the U.S. as a percent of Total Deposits

##### NARRATIVE

Domestic and foreign deposits of U.S. Government, States and Political Subdivisions in the U.S. divided by total deposits (includes deposits in both domestic and foreign offices).

##### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCON2202[P0] + cc:RCON2520[P0] + cc:RCON2203[P0] + cc:RCON2530[P0] + ExistingOf(cc:RCFNB555[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCON2202[P0] + cc:RCON2520[P0] + cc:RCON2203[P0] + cc:RCON2530[P0]),uc:UBPR2200[P0]), NULL)), NULL)

### 3 Comml Banks & Other Dep Inst. in U.S.

#### 3.1 UBPRM006

##### DESCRIPTION

Deposits of Commercial Banks & Other Depository Institutions in U.S. as a percent of Total Deposits

##### NARRATIVE

Domestic and foreign deposits of commercial banks and other depository institutions in U.S. divided by total deposits (includes deposits in both domestic and foreign offices).

##### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCONB551[P0] + cc:RCONB552[P0] + ExistingOf(cc:RCFNB554[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCONB551[P0] + cc:RCONB552[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## 4 Banks in Foreign Countries

### 4.1 UBPRM007

#### DESCRIPTION

Deposits of Banks in Foreign Countries as a percent of Total Deposits

#### NARRATIVE

Domestic and foreign deposits of banks in foreign countries divided by total deposits (includes deposits in both domestic and foreign offices).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCON2213[P0] + cc:RCON2236[P0] + ExistingOf(cc:RCFN2625[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCON2213[P0] + cc:RCON2236[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## 5 Foreign Govts and Official Inst.

### 5.1 UBPRM008

#### DESCRIPTION

Deposits of Foreign Governments and Official Institutions as a percent of Total Deposits

#### NARRATIVE

Domestic and foreign deposits of foreign governments and official institutions divided by total deposits (includes deposits in both domestic and foreign offices).

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCON2216[P0] + cc:RCON2377[P0] + ExistingOf(cc:RCFN2650[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCON2216[P0] + cc:RCON2377[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## 6 Total deposits

### 6.1 UBPRM040

#### DESCRIPTION

Total Deposits as a percent of Total Deposits

#### NARRATIVE

Sum of all domestic and foreign deposits divided by total deposits (includes deposits in both domestic and foreign offices). Should equal 100% except for banks with Foreign Deposits under 10B in assets who do not complete RC-E II.

#### FORMULA

uc:UBPRM004[P0] + uc:UBPRM005[P0] + uc:UBPRM006[P0] + uc:UBPRM007[P0] + uc:UBPRM008[P0]

## 7 Domestic Demand Deposits

### 7.1 UBPRM009

#### DESCRIPTION

Domestic Demand Deposits as a percent of Total Deposits

#### NARRATIVE

Domestic demand deposits divided by total deposits (includes deposits in both domestic and foreign offices).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-03-31', PCTOF(cc:RCON2210[P0],uc:[UBPR2200](#)[P0]),NULL)

## 8 Domestic Other Transaction Accts

### 8.1 UBPRM010

#### DESCRIPTION

Domestic Other Transaction Accounts as a percent of Total Deposits

#### NARRATIVE

Domestic other transaction accounts divided by total deposits (includes deposits in both domestic and foreign offices).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-03-31', PCTOF(uc:[UBPRE125](#)[P0],uc:[UBPR2200](#)[P0]),NULL)

## 9 Domestic Nontransaction Accts

### 9.1 UBPRM011

#### DESCRIPTION

Domestic Nontransaction Accounts as a percent of Total Deposits

#### NARRATIVE

Domestic nontransaction accounts divided by total deposits (includes deposits in both domestic and foreign offices).

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-03-31', PCTOF(uc:[UBPR2385](#)[P0],uc:[UBPR2200](#)[P0]),NULL)

## 10 Total Domestic Deposits

### 10.1 UBPRM012

#### DESCRIPTION

Total Domestic Deposits as a percent of Total Deposits

#### NARRATIVE

Total domestic deposits divided by total deposits (includes deposits in both domestic and foreign offices).

## FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31', PCTOF(cc:RCON2200[P0],uc:UBPR2200[P0]), NULL)

## 11 Deposits in Foreign Offices

### 11.1 UBPRM013

## DESCRIPTION

Deposits in Foreign Offices as a percent of Total Deposits

## NARRATIVE

Deposits in foreign offices divided by total deposits (includes deposits in both domestic and foreign offices).

## FORMULA

IF(uc:UBPRC752[P0] = 31, PCTOF(cc:RCFN2200[P0],uc:UBPR2200[P0]), IF(uc:UBPRC752[P0] = 41,0, NULL))

## 12 Total Deposits

### 12.1 UBPRM041

## DESCRIPTION

Total Deposits as a percent of Total Deposits

## NARRATIVE

Sum of domestic and foreign deposits divided by total domestic and foreign deposits. Should equal 100%.

## FORMULA

uc:UBPRM012[P0] + ExistingOf(uc:UBPRM013[P0],0)

## 13 Net Non Core Fund Dep \$250M

### 13.1 UBPRK447

## DESCRIPTION

Net Non Core Funding Dependence \$250,000

## NARRATIVE

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

## FORMULA

PCTOF(uc:[UBPRK446](#)[P0],uc:[UBPRD584](#)[P0])

## 14 Core Deposits

### 14.1 UBPRES91

#### DESCRIPTION

Core Deposits as a percent of Total Assets

#### NARRATIVE

Core deposits divided by total assets. Core deposits defined using deposit insurance limits for time deposits. Core deposits March 31, 2010 forward equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of \$250,000 and less - fully insured brokered deposits \$250,000 and less. Core deposits prior to March 31, 2010 equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of less than \$100,000 - fully insured brokered deposits \$100,000 and less.

#### FORMULA

PCTOF(uc:[UBPRK434](#)[P0],uc:[UBPR2170](#)[P0])

## 15 Short Term Non Core Funding

### 15.1 UBPRES92

#### DESCRIPTION

Short Term Non Core Funding as a percent of Total Assets

#### NARRATIVE

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

#### FORMULA

PCTOF(uc:[UBPRE584](#)[P0],uc:[UBPR2170](#)[P0])

## 16 S.T Inv to S.T. Ncore Fund

### 16.1 UBPRES97

#### DESCRIPTION

Short Term Investments as a percent of Short Term Non Core Funding

#### NARRATIVE

Short term investments divided by short term non core funding. Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less. Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than \$250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + Time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than \$100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + Time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

#### FORMULA

PCTOF(uc:[UBPRE582](#)[P0],uc:[UBPRE584](#)[P0])

## 17 S.T. Asset to S.T. Liabilities

### 17.1 UBPRE598

#### DESCRIPTION

Short Term Assets as a percent Short Term Liabilities

#### NARRATIVE

Short term assets divided by short term liabilities. Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less. Short term liabilities March 31, 2011 and forward equals the sum of time deposits of less than \$100,000 with a remaining maturity of one year or less + time deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less + time deposits of more than \$250,000 with a remaining maturity of one year or less + other borrowed money with remaining maturity of one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term liabilities prior to March 31, 2011 equals the sum of time deposits less than \$100,000 with a remaining maturity of one year or less + time deposits of \$100M or more with a remaining maturity of one year or less + other borrowed money with remaining maturity one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased.

#### FORMULA

PCTOF(uc:[UBPRE583](#)[P0],uc:[UBPRD550](#)[P0])

## 18 Net S.T. Liabilities to Assets

### 18.1 UBPRE599

#### DESCRIPTION

Net Short Term Liabilities as a percent of Total Assets

#### NARRATIVE

Short term liabilities less short term assets divided by total assets. Short term liabilities March 31, 2011 and forward equals the sum of time deposits of less than \$100,000 with a remaining maturity of one year or less + time deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less + time deposits of more than \$250,000 with a remaining maturity of one year or less + other borrowed money with remaining maturity of one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term liabilities prior to March 31, 2011 equals the sum of time deposits less than \$100,000 with

a remaining maturity of one year or less + time deposits of \$100M or more with a remaining maturity of one year or less + other borrowed money with remaining maturity one year or less + deposits in foreign offices with remaining maturity one year or less + securities sold under agreements to repurchase and federal funds purchased. Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less.

#### FORMULA

PCTOF(uc:[UBPRD549](#)[P0],uc:[UBPR2170](#)[P0])

## 19 Net Loans & Leases to Deposits

### 19.1 UBPRE600

#### DESCRIPTION

Net Loans & Leases as a percent of Total Deposits

#### NARRATIVE

Net loans, plus lease-financing receivables, divided by total deposits.

#### FORMULA

PCTOF(uc:[UBPRE119](#)[P0],uc:[UBPRD663](#)[P0])

## 20 Net LN&LS to Core Deposits

### 20.1 UBPRE601

#### DESCRIPTION

Net Loans & Leases as a percent of Core Deposits

#### NARRATIVE

Net loans and leases divided by core deposits. Core deposits March 31, 2010 forward equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of \$250,000 and less - fully insured brokered deposits \$250,000 and less. Core deposits prior to March 31, 2010 equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of less than \$100,000 - fully insured brokered deposits \$100,000 and less.

#### FORMULA

PCTOF(uc:[UBPRE119](#)[P0],uc:[UBPRK434](#)[P0])

## 21 Brkr Dep Mat < 1 Yr to Brkr Deps

### 21.1 UBPRE596

#### DESCRIPTION

Brokered Deposits Maturing in less than one year as a percent of Total Brokered Deposits

#### NARRATIVE

Brokered deposits maturing in less than one year divided by total brokered deposits.

## FORMULA

PCTOF(uc:[UBPRD098](#)[P0],uc:[UBPR2365](#)[P0])

## 22 Brokered Deposits to Deposits

### 22.1 UBPRES595

## DESCRIPTION

Total Brokered Deposits as a percent of Total Deposits

## NARRATIVE

Total brokered deposits divided by total deposits

## FORMULA

PCTOF(uc:[UBPR2365](#)[P0],uc:[UBPRD663](#)[P0])

## 23 Listing Service Dep to Deposits

### 23.1 UBPRM014

## DESCRIPTION

Listing Service Deposits as a percent of Total Deposits

## NARRATIVE

Listing service deposits that are not brokered deposits divided by total deposits.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-03-31', PCTOF((uc:[UBPRK223](#)[P0]),(uc:[UBPR2200](#)[P0])),NULL)

## 24 List Service and Brkrd Dep to Deps

### 24.1 UBPRM015

## DESCRIPTION

Listing Service and Brokered Deposits as a percent of Total Deposits

## NARRATIVE

The sum of listing service deposits that are not brokered deposits and total brokered deposits divided by total brokered deposits

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-03-31', PCTOF((uc:[UBPRK223](#)[P0] + uc:[UBPR2365](#)[P0]),uc:[UBPR2200](#)[P0]), NULL)

## 25 Sec Bor sec FFP to Tot Bor FFP

### 25.1 UBPRM016

## DESCRIPTION



Secured Other Borrowings plus Secured Federal Funds Purchased as a percent of Total Borrowings plus Total Federal Funds Purchased

#### NARRATIVE

The sum of secured other borrowings and secured federal funds purchased divided by the sum of total other borrowings and total federal funds purchased.

#### FORMULA

IF(uc:UBPR9999[P0] > '2006-09-30',IF(uc:UBPRC752[P0] = 31, PCTOF((uc:UBPRF065[P0] + uc:UBPRF064[P0]),(uc:UBPR3190[P0] + uc:UBPRB993[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((uc:UBPRF065[P0] + uc:UBPRF064[P0]),(uc:UBPR3190[P0] + uc:UBPRB993[P0])), NULL)), NULL)

## 26 Recip Brkrd Dep to Tot Brkrd Dep

### 26.1 UBPRM017

#### DESCRIPTION

Reciprocal Brokered Deposits as a percent of Total Brokered Deposits

#### NARRATIVE

Reciprocal brokered deposits divided by total brokered deposits.

#### FORMULA

IF(uc:UBPR9999[P0] > '2009-06-30', PCTOF((uc:UBPRG803[P0]),(uc:UBPR2365[P0])), NULL)

## 27 Individ, Partnerships, and Corp.

### 27.1 UBPRM018

#### DESCRIPTION

Total deposits of Individuals, Partnerships, and Corporations

#### NARRATIVE

The sum of total domestic and total foreign deposits of individuals, partnerships, and corporations.

#### FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCONB549[P0] + cc:RCONB550[P0] + ExistingOf(cc:RCFNB553[P0],0), IF(uc:UBPRC752[P0] = 41, cc:RCONB549[P0] + cc:RCONB550[P0],NULL))

## 28 U.S. Govt, States & Political Sub in U.S.

### 28.1 UBPRM019

#### DESCRIPTION

Total Deposits of U.S. Government, States, and Political Subdivisions in the U.S.

#### NARRATIVE

The sum of total domestic and total foreign deposits of U.S. Government, States, and Political Subdivisions in the U.S.

#### FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCON2202[P0] + cc:RCON2520[P0] + cc:RCON2203[P0] + cc:RCON2530[P0] + ExistingOf(cc:RCFNB555[P0],0), IF(uc:UBPRC752[P0] = 41, cc:RCON2202[P0] + cc:RCON2520[P0] + cc:RCON2203[P0] + cc:RCON2530[P0],NULL))

## 29 Comml Banks & Other Dep Inst. in U.S.

### 29.1 UBPRM020

#### DESCRIPTION

Total Deposits of Commercial Banks and Other Depository Institutions in the U.S.

#### NARRATIVE

The sum of total domestic and total foreign deposits of commercial banks and other depository institutions in the U.S.

#### FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCONB551[P0] + cc:RCONB552[P0] + ExistingOf(cc:RCFNB554[P0],0), IF(uc:UBPRC752[P0] = 41, cc:RCONB551[P0] + cc:RCONB552[P0],NULL))

## 30 Banks in Foreign Countries

### 30.1 UBPRM021

#### DESCRIPTION

Total Deposits of Banks in Foreign Countries

#### NARRATIVE

The sum of total domestic and total foreign deposits of banks in foreign countries.

#### FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCON2213[P0] + cc:RCON2236[P0] + ExistingOf(cc:RCFN2625[P0],0), IF(uc:UBPRC752[P0] = 41, cc:RCON2213[P0] + cc:RCON2236[P0],NULL))

## 31 Foreign Govts and Official Inst.

### 31.1 UBPRM022

#### DESCRIPTION

Total Deposits of Foreign Governments and Official Institutions

#### NARRATIVE

The sum of total domestic and total foreign deposits of foreign governments and official institutions.

#### FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCON2216[P0] + cc:RCON2377[P0] + ExistingOf(cc:RCFN2650[P0],0), IF(uc:UBPRC752[P0] = 41, cc:RCON2216[P0] + cc:RCON2377[P0],NULL))

## 32 Total Deposits

## 32.1 UBPR2200

### DESCRIPTION

Total Deposits

### NARRATIVE

Total domestic and foreign deposits.

### FORMULA

ExistingOf(cc:RCFN2200[P0],0) + cc:RCON2200[P0]

## 33 Domestic Demand Deposits

### 33.1 RCON2210

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

## 34 Domestic Other Transaction Accts

### 34.1 UBPRE125

#### DESCRIPTION

All NOW & ATS Accounts

#### NARRATIVE

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from Call Report Schedule RC-E.

#### FORMULA

cc:RCON2215[P0] - cc:RCON2210[P0]

## 35 Domestic Nontransaction Accts

### 35.1 UBPR2385

#### DESCRIPTION

Domestic Nontransaction Deposits

#### NARRATIVE

Total domestic nontransaction accounts

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31', cc:RCON2385[P0], NULL)

## 36 Total Domestic Deposits

### 36.1 RCON2200

DESCRIPTION

NARRATIVE

FORMULA

## 37 Deposits in Foreign Offices

### 37.1 UBPRD078

DESCRIPTION

Total Deposits in Foreign Offices

NARRATIVE

The sum of all deposits in foreign offices.

FORMULA

cc:RCFN2200[P0]

## 38 Total Deposits

### 38.1 UBPR2200

DESCRIPTION

Total Deposits

NARRATIVE

Total domestic and foreign deposits.

FORMULA

ExistingOf(cc:RCFN2200[P0],0) + cc:RCON2200[P0]

## 39 Non Core Liabilities \$250M

### 39.1 UBPRK445

DESCRIPTION

Non Core Liabilities \$250,000

NARRATIVE

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

agreements to repurchase + federal funds purchased + insured brokered deposits of less than \$100,000 + brokered deposits of \$100,000.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2366[P0] + uc:UBPRk437[P0] + uc:UBPRF858[P0] + uc:UBPR3190[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2366[P0] + uc:UBPRk437[P0] + uc:UBPRF858[P0] + uc:UBPR3190[P0] + ExistingOf(uc:UBPRD078[P0],0),NULL))

## 40 Short Term Non Core Funding

### 40.1 UBPRE584

#### DESCRIPTION

Short Term Non Core Funding

#### NARRATIVE

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

#### FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONHK06[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONHK06[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONK219[P0] + cc:RCONK222[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONK219[P0] + cc:RCONK222[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONA242[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONA242[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],NULL))))))

## 41 Core Deposits

### 41.1 UBPRK434

#### DESCRIPTION

Core Deposits

#### NARRATIVE

Core deposits defined using deposit insurance limits for time deposits. Core deposits March 31, 2010 forward equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of \$250,000 and less - fully insured brokered deposits \$250,000 and less. Core deposits prior to March 31, 2010 equals the sum of all transaction accounts + nontransaction money market

deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of less than \$100,000 - fully insured brokered deposits \$100,000 and less.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01', uc:UBPRK431[P0] - uc:UBPR2366[P0],NULL)

## 42 Time Deps \$250M & Under Mat < 1 Yr

### 42.1 UBPRM023

#### DESCRIPTION

Time Deposits \$250,000 and Under Maturing in less than one Year

#### NARRATIVE

Time Deposits \$250,000 and Under Maturing in less than one Year. Prior to March 2017 the sum of time deposits of less than \$100,000 with a remaining maturity of one year or less and time deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less.

#### FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RCONHK11[P0], IF(uc:UBPR9999[P0] > '2011-03-31' AND uc:UBPR9999[P0] < '2017-01-01', cc:RCONA241[P0] + cc:RCONK221[P0], NULL))

## 43 Time Deps \$250M & Under Mat > 1 Yr

### 43.1 UBPRM024

#### DESCRIPTION

Time Deposits \$250,000 and Under Maturing in over one Year

#### NARRATIVE

The sum of total time deposits of less than \$100,000 and total time deposits of \$100,000 through \$250,000 - the sum of time deposits of less than \$250,000 with a remaining maturity of one year or less.

#### FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', (cc:RCON6648[P0] + cc:RCONJ473[P0]) - cc:RCONHK11[P0], IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPR9999[P0] < '2017-01-01', (cc:RCON6648[P0] + cc:RCONJ473[P0]) - (cc:RCONA241[P0] + cc:RCONK221[P0]), NULL))

## 44 Time Deps over \$250M Mat < 1 Yr

### 44.1 UBPRK222

#### DESCRIPTION

Time Deposits \$250,000 and Over Maturing in less than one Year

#### NARRATIVE

Time deposits of more than \$250,000 with a remaining maturity of one year or less

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-03-31', cc:RCONK222[P0], NULL)

## 45 Time Deps over \$250M Mat > 1 Yr

### 45.1 UBPRM025

#### DESCRIPTION

Time Deposits over \$250,000 Maturing in greater than one Year

#### NARRATIVE

Time deposits over \$250,000 maturing in greater than one year.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-03-31', cc:RCONJ474[P0] - cc:RCONK222[P0], NULL)

## 46 Fed Home Loan Bor Mat < 1 Yr

### 46.1 UBPR2651

#### DESCRIPTION

Federal Home Loan Bank Borrowings Maturing Under One Year

#### NARRATIVE

Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of one year or less.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2651[P0], NULL))

## 47 Fed Home Loan Bor Mat > 1 Yr

### 47.1 UBPRE127

#### DESCRIPTION

Federal Home Loan Bank Borrowing Maturing Over One Year

#### NARRATIVE

Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of over one year.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-07-01',uc:[UBPRD111](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-07-01',uc:[UBPRB565](#)[P0] + uc:[UBPRB566](#)[P0],NULL))

## 48 Other Borrowing Mat < 1 Year

### 48.1 UBPRB571

#### DESCRIPTION

## Other Borrowings Maturing Under One Year

### NARRATIVE

Includes information from Call Report Schedule RC-M Other Borrowed Money with a remaining maturity of one year or Less.

### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB571[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB571[P0], NULL))

## 49 Other Borrowing Mat > 1 Year

### 49.1 UBPRE128

#### DESCRIPTION

Other Borrowing Maturing Over One Year

#### NARRATIVE

From March 31, 2001 forward includes information from Call Report Schedule RC-M: Other Borrowed Money with a Remaining Maturity of One to Three Years plus Other Borrowed Money with Remaining Maturity of Over Three Years plus total Trading Liabilities from Call Report Schedule RC-D. For prior quarters includes Other Borrowed Money with a Remaining Maturity of One to Three years plus Other Borrowed Money With Remaining Maturity of Over Three Years plus total Trading Liabilities from Call Report Schedule RC-D.

#### FORMULA

IF(uc:UBPR9999[P0] > '2006-07-01',uc:UBPR3548[P0] + uc:UBPRD295[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-07-01',uc:UBPR3548[P0] + uc:UBPRB567[P0] + uc:UBPRB568[P0],NULL))

## 50 Secured Other Borrowings

### 50.1 UBPRF065

#### DESCRIPTION

Secured Other Borrowings

#### NARRATIVE

Other borrowings that are secured.

#### FORMULA

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF065[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF065[P0], NULL)), NULL)

## 51 Federal Funds Purchased

### 51.1 UBPRB993

#### DESCRIPTION

Federal Funds Purchased

#### NARRATIVE



Total federal funds purchased in domestic offices.

#### FORMULA

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

## 52 Secured Fed Funds Purchased

### 52.1 UBPRF064

#### DESCRIPTION

Secured Federal Funds Purchased

#### NARRATIVE

Total federal funds purchased in domestic offices that are secured.

#### FORMULA

IF(uc:UBPR9999[P0] > '2006-09-30',cc:RCONF064[P0], NULL)

## 53 Listing Service Deposits

### 53.1 UBPRK223

#### DESCRIPTION

Listing Service Deposits

#### NARRATIVE

Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.

#### FORMULA

IF(uc:UBPR9999[P0] > '2011-03-31',cc:RCONK223[P0], NULL)

## 54 Brokered Deposits

### 54.1 UBPR2365

#### DESCRIPTION

Brokered Deposits

#### NARRATIVE

Total brokered deposits.

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON2365[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2365[P0], NULL))

## 55 Reciprocal Brokered Deposits

### 55.1 UBPRG803

## DESCRIPTION

Reciprocal Brokered Deposits

## NARRATIVE

Total reciprocal brokered deposits from Call Report Schedule RC-O.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-06-30', cc:RCONG803[P0], NULL)

## Referenced Concepts

### UBPR0071

#### DESCRIPTION

Interest-Bearing Bank Balances

#### NARRATIVE

Interest-bearing balances due from depository institutions.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0071[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0071[P0], NULL))

### UBPR1350

#### DESCRIPTION

Federal Funds Sold and Securities Purchased Under Agreements to Resell in Domestic Offices of the Bank and of its Edge and Agreement Subsidiaries, and in IBFS

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1350[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1350[P0], NULL))

### UBPR1754

#### DESCRIPTION

Held-to-Maturity Securities

#### NARRATIVE

Held-to-maturity securities reported at cost.

#### FORMULA

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

### UBPR1773

#### DESCRIPTION

Available-for-Sale Securities

#### NARRATIVE

Securities available-for-sale reported at fair value.

#### FORMULA

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

### UBPR2170

#### DESCRIPTION

Total Assets

#### NARRATIVE

Total Assets from Call Report Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

## UBPR2200

DESCRIPTION

Total Deposits

NARRATIVE

Total domestic and foreign deposits.

FORMULA

ExistingOf(cc:RCFN2200[P0],0) + cc:RCON2200[P0]

## UBPR2365

DESCRIPTION

Brokered Deposits

NARRATIVE

Total brokered deposits.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON2365[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2365[P0], NULL))

## UBPR2366

DESCRIPTION

Fully Insured Brokered Deposits

NARRATIVE

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

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2017-01-01', cc:RCONHK05[P0], IF(uc:[UBPR9999](#)[P0] < '2017-01-01' AND uc:[UBPR9999](#)[P0] > '2010-01-01', cc:RCONJ472[P0] + cc:RCON2343[P0], IF(uc:[UBPR9999](#)[P0] < '2010-01-01', cc:RCON2343[P0] + cc:RCON2344[P0],null)))

## UBPR2385

DESCRIPTION

Domestic Nontransaction Deposits

NARRATIVE

Total domestic nontransaction accounts

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-03-31', cc:RCON2385[P0], NULL)

**UBPR2651**

## DESCRIPTION

Federal Home Loan Bank Borrowings Maturing Under One Year

## NARRATIVE

Includes information from Call Report Schedule RC-M Federal Home Loan Bank Advances with a remaining maturity of one year or less.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2651[P0], NULL))

**UBPR2800**

## DESCRIPTION

Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2800[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2800[P0], NULL))

**UBPR3190**

## DESCRIPTION

Other Borrowed Money

## FORMULA

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

**UBPR3548**

## DESCRIPTION

Trading Liabilities, Total

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3548[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3548[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

**UBPRA244**

## DESCRIPTION

Brokered Deposits Issued in Denominations of \$100,000 or more with a Remaining Maturity of one Year or Less

## FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01', cc:RCONK219[P0] + cc:RCONK220[P0], IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31, cc:RCONA244[P0], IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONA244[P0], NULL)))

**UBPRA247**

## DESCRIPTION

Fixed Rate and Floating Rate Loans and Leases with a Remaining Maturity of one Year or Less

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDA247[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA247[P0], NULL))

**UBPRA248**

## DESCRIPTION

Fixed Rate and Floating Rate Debt Securities with a Remaining Maturity of one Year or Less

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDA248[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA248[P0], NULL))

**UBPRB529**

## DESCRIPTION

Loans and Leases, Net of Unearned Income and Allowance

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB529[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB529[P0], NULL))

**UBPRB565**

## DESCRIPTION

FHLB Advances: With a Remaining Maturity of More Than One Year Through Three Years

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB565[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB565[P0], NULL))

**UBPRB566**

## DESCRIPTION

FHLB Advances: With A Remaining Maturity of More Than Three Years

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB566[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB566[P0], NULL))

**UBPRB567**

## DESCRIPTION

Other Borrowings: With a Remaining Maturity of More Than One Year Through Three Years

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB567[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB567[P0], NULL))

**UBPRB568**

## DESCRIPTION

Other Borrowings: With a Remaining Maturity of More Than Three Years

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB568[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB568[P0], NULL))

**UBPRB571**

## DESCRIPTION

Other Borrowings Maturing Under One Year

## NARRATIVE

Includes information from Call Report Schedule RC-M Other Borrowed Money with a remaining maturity of one year or Less.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB571[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB571[P0], NULL))

**UBPRB987**

## DESCRIPTION

Federal Funds Sold in Domestic Offices

## FORMULA

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

**UBPRB989**

## DESCRIPTION

Securities Purchased Under Agreements to Resell

## FORMULA

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

### **UBPRB993**

#### DESCRIPTION

Federal Funds Purchased

#### NARRATIVE

Total federal funds purchased in domestic offices.

#### FORMULA

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

### **UBPRB995**

#### DESCRIPTION

Securities Sold Under Agreements to Repurchase

#### FORMULA

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

### **UBPRC752**

#### DESCRIPTION

REPORTING FORM NUMBER

#### FORMULA

### **UBPRC979**

#### DESCRIPTION

Foreclosed Properties From "GNMA Loans"

#### FORMULA

cc:RCONC979[P0]

### **UBPRD078**

#### DESCRIPTION

Total Deposits in Foreign Offices

#### NARRATIVE

The sum of all deposits in foreign offices.

#### FORMULA

cc:RCFN2200[P0]

### **UBPRD098**



**DESCRIPTION**

Brokered Deposits Maturing Less Than one Year

**FORMULA**

if(uc:[UBPR9999](#)[P0] > '2017-01-01', uc:[UBPRHR45](#)[P0], (uc:[UBPRA244](#)[P0] + cc:RCONA243[P0]))

**UBPRD111****DESCRIPTION**

FHLB Advances that Mature in Over One Year

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2006-07-01',uc:[UBPRF055](#)[P0] + uc:[UBPRF056](#)[P0] + uc:[UBPRF057](#)[P0] + uc:[UBPRF058](#)[P0] - uc:[UBPR2651](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-07-01',uc:[UBPRB565](#)[P0] + uc:[UBPRB566](#)[P0], NULL))

**UBPRD295****DESCRIPTION**

Other Borrowed Money Maturing Over One Year

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2006-07-01',uc:[UBPRF060](#)[P0] + uc:[UBPRF061](#)[P0] + uc:[UBPRF062](#)[P0] + uc:[UBPRF063](#)[P0] - uc:[UBPRB571](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-07-01',uc:[UBPRB567](#)[P0] + uc:[UBPRB568](#)[P0], NULL))

**UBPRD436****DESCRIPTION**

Other Borrowed Money With Remaining Maturity of One year or Less

**FORMULA**

uc:[UBPR2651](#)[P0] + uc:[UBPRB571](#)[P0]

**UBPRD480****DESCRIPTION**

Other Borrowed Money With Remaining Maturity of One Year or Less

**FORMULA**

uc:[UBPR2651](#)[P0] + uc:[UBPRB571](#)[P0]

**UBPRD493****DESCRIPTION**

Federal Funds Sold and Resales

**NARRATIVE**

Federal funds sold and securities purchased under agreements to resell.

**FORMULA**

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

### UBPRD538

#### DESCRIPTION

Foreign Office Deposits Maturing in Less Than One Year

#### FORMULA

IF(uc:UBPR9999[P0] > '1996-01-01' AND uc:UBPRC752[P0] = 31,Existingof(cc:RCFNA245[P0],0), NULL)

### UBPRD549

#### DESCRIPTION

Short Term Liabilities Less Short Term Assets

#### FORMULA

uc:UBPRD550[P0] - uc:UBPRE583[P0]

### UBPRD550

#### DESCRIPTION

Short Term Liabilities

#### FORMULA

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

### UBPRD580

#### DESCRIPTION

Investment Securities Over one Year Amount

#### FORMULA

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

### UBPRD584

#### DESCRIPTION

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

#### FORMULA

uc:[UBPRD587](#)[P0] + uc:[UBPRE130](#)[P0]

### **UBPRD587**

#### DESCRIPTION

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

#### FORMULA

uc:[UBPRE119](#)[P0] + uc:[UBPRD580](#)[P0]

### **UBPRD588**

#### DESCRIPTION

Total Investment Securities

#### FORMULA

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

### **UBPRD663**

#### DESCRIPTION

Institution Total Deposits Amount

#### FORMULA

uc:[UBPR2200](#)[P0]

### **UBPRE119**

#### DESCRIPTION

Net Loans and Leases

#### NARRATIVE

Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on Call Report Schedule RC.

#### FORMULA

uc:[UBPRB529](#)[P0] + uc:[UBPR5369](#)[P0]

### **UBPRE125**

#### DESCRIPTION

All NOW & ATS Accounts

#### NARRATIVE

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from Call Report Schedule RC-E.

#### FORMULA

cc:[RCON2215](#)[P0] - cc:[RCON2210](#)[P0]

**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))))

**UBPRE582**

## DESCRIPTION

Short Term Investments

## NARRATIVE

Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less.

## FORMULA

uc:[UBPR0071](#)[P0] + uc:[UBPRD493](#)[P0] + uc:[UBPRA248](#)[P0]

**UBPRE583**

## DESCRIPTION

Short Term Assets

## NARRATIVE

Short term assets equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less + loans and leases with a remaining maturity of one year or less.

## FORMULA

uc:[UBPRE582](#)[P0] + uc:[UBPRA247](#)[P0]

**UBPRE584**

## DESCRIPTION

Short Term Non Core Funding

## NARRATIVE

Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than \$250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$250,000 and less with a remaining

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

#### FORMULA

```
IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONHK06[P0] + cc:RCONK222[P0] +
uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] =
31,cc:RCONHK06[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],
IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONK219[P0]
+ cc:RCONK222[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2011-01-01'
and uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONK219[P0] + cc:RCONK222[P0] +
cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],IF(uc:UBPR9999[P0] > '2001-01-01'
and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONA242[P0] + cc:RCONA243[P0] +
uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' AND
uc:UBPRC752[P0] = 31,cc:RCONA242[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] +
uc:UBPRD538[P0],NULL))))))
```

### UBPRF055

#### DESCRIPTION

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of One Year or Less

#### FORMULA

```
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF055[P0],IF(uc:UBPRC752[P0] =
41,cc:RCONF055[P0], NULL)), NULL)
```

### UBPRF056

#### DESCRIPTION

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years

#### FORMULA

```
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF056[P0],IF(uc:UBPRC752[P0] =
41,cc:RCONF056[P0], NULL)), NULL)
```

### UBPRF057

#### DESCRIPTION

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years

#### FORMULA

```
IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF057[P0],IF(uc:UBPRC752[P0] =
41,cc:RCONF057[P0], NULL)), NULL)
```

### UBPRF058

#### DESCRIPTION

FHLB Advances: Advances with a Remaining Maturity or Next Repricing Date of Over Five Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF058[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF058[P0], NULL)), NULL)

**UBPRF060****DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of One Year or Less

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF060[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF060[P0], NULL)), NULL)

**UBPRF061****DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over One Year Through Three Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF061[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF061[P0], NULL)), NULL)

**UBPRF062****DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Three Through Five Years.

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF062[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF062[P0], NULL)), NULL)

**UBPRF063****DESCRIPTION**

Other Borrowed Money: Other Borrowings with a Remaining Maturity or Next Repricing Date of Over Five Years

**FORMULA**

IF(uc:UBPR9999[P0] > '2006-07-01',IF(uc:UBPRC752[P0] = 31,cc:RCFDF063[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONF063[P0], NULL)), NULL)

**UBPRF064****DESCRIPTION**

Secured Federal Funds Purchased

**NARRATIVE**

Total federal funds purchased in domestic offices that are secured.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2006-09-30',cc:RCONF064[P0], NULL)

### **UBPRF065**

#### DESCRIPTION

Secured Other Borrowings

#### NARRATIVE

Other borrowings that are secured.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-07-01',IF(uc:[UBPRC752](#)[P0] = 31,cc:RCDF065[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONF065[P0], NULL)), NULL)

### **UBPRF858**

#### DESCRIPTION

Federal Funds Purchased & Resales

#### NARRATIVE

Federal Funds purchased and securities sold under agreements to repurchase.

#### FORMULA

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

### **UBPRG803**

#### DESCRIPTION

Reciprocal Brokered Deposits

#### NARRATIVE

Total reciprocal brokered deposits from Call Report Schedule RC-O.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-06-30', cc:RCONG803[P0], NULL)

### **UBPRHR45**

#### DESCRIPTION

Brokered Deposits with Remaining Maturity Less Than One Year

#### FORMULA

cc:RCONHK06[P0] + cc:RCONK220[P0]

### **UBPRJA22**

#### DESCRIPTION

Equity securities with readily determinable fair values not held for trading

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDJA22[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONJA22[P0], NULL))

### **UBPRK223**

#### DESCRIPTION

Listing Service Deposits

#### NARRATIVE

Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-03-31',cc:RCONK223[P0], NULL)

### **UBPRK426**

#### DESCRIPTION

Time Deposits At Or Below Insurance Limit

#### NARRATIVE

Time deposits at or below insurance limit March 31, 2010 forward equals total time deposits less than \$100,000 + total time deposits of \$100,000 through \$250,000 from Call Report Schedule RC-E. Time deposits at or below insurance limit prior to March 31, 2010 equals total time deposits less than \$100,000 from Call Report Schedule RC-E.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-01-01', cc:RCON6648[P0] + cc:RCONj473[P0], IF(uc:[UBPR9999](#)[P0] < '2010-01-01', cc:RCON6648[P0],null))

### **UBPRK431**

#### DESCRIPTION

Demand, NOW, ATS, MMDA and Deposits Below Insurance Limit

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RCON2215[P0] + cc:RCON6810[P0] + cc:RCON0352[P0] + uc:[UBPRK426](#)[P0],NULL)

### **UBPRK434**

#### DESCRIPTION

Core Deposits

#### NARRATIVE

Core deposits defined using deposit insurance limits for time deposits. Core deposits March 31, 2010 forward equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of \$250,000 and less - fully insured brokered deposits \$250,000 and less. Core deposits prior to March 31, 2010 equals the sum of all transaction accounts + nontransaction money market deposit accounts + nontransaction other savings deposits (excludes MMDAs) + nontransaction time deposits of less than \$100,000 - fully insured brokered deposits \$100,000 and less.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01', uc:[UBPRK431](#)[P0] - uc:[UBPR2366](#)[P0],NULL)



**UBPRK437**

## DESCRIPTION

Time Deposits Above Insurance Limit

## NARRATIVE

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

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:[UBPR9999](#)[P0] < '2010-01-01', cc:RCON2604[P0],null))

**UBPRK445**

## DESCRIPTION

Non Core Liabilities \$250,000

## NARRATIVE

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

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR2366](#)[P0] + uc:UBPRk437[P0] + uc:[UBPRF858](#)[P0] + uc:[UBPR3190](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR2366](#)[P0] + uc:UBPRk437[P0] + uc:[UBPRF858](#)[P0] + uc:[UBPR3190](#)[P0] + ExistingOf(uc:[UBPRD078](#)[P0],0),NULL))

**UBPRK446**

## DESCRIPTION

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

## FORMULA

uc:[UBPRK445](#)[P0] - uc:[UBPRE582](#)[P0]

**UBPRM004**

## DESCRIPTION

Deposits of Individuals, Partnerships, and Corporations as a percent of Total Deposits

## NARRATIVE

Domestic and foreign deposits of individuals, partnerships, and corporations divided by total deposits (includes deposits in both domestic and foreign offices).

## FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCONB549[P0] + cc:RCONB550[P0] + ExistingOf(cc:RCFNB553[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCONB549[P0] + cc:RCONB550[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## UBPRM005

### DESCRIPTION

Deposits of U.S. Government, States & Political Subdivisions in the U.S. as a percent of Total Deposits

### NARRATIVE

Domestic and foreign deposits of U.S. Government, States and Political Subdivisions in the U.S. divided by total deposits (includes deposits in both domestic and foreign offices).

### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCON2202[P0] + cc:RCON2520[P0] + cc:RCON2203[P0] + cc:RCON2530[P0] + ExistingOf(cc:RCFNB555[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCON2202[P0] + cc:RCON2520[P0] + cc:RCON2203[P0] + cc:RCON2530[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## UBPRM006

### DESCRIPTION

Deposits of Commercial Banks & Other Depository Institutions in U.S. as a percent of Total Deposits

### NARRATIVE

Domestic and foreign deposits of commercial banks and other depository institutions in U.S. divided by total deposits (includes deposits in both domestic and foreign offices).

### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCONB551[P0] + cc:RCONB552[P0] + ExistingOf(cc:RCFNB554[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCONB551[P0] + cc:RCONB552[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## UBPRM007

### DESCRIPTION

Deposits of Banks in Foreign Countries as a percent of Total Deposits

### NARRATIVE

Domestic and foreign deposits of banks in foreign countries divided by total deposits (includes deposits in both domestic and foreign offices).

### FORMULA

IF(uc:UBPR9999[P0] > '2001-03-31',IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCON2213[P0] + cc:RCON2236[P0] + ExistingOf(cc:RCFN2625[P0],0)),(uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCON2213[P0] + cc:RCON2236[P0]),uc:UBPR2200[P0]), NULL)), NULL)

## UBPRM008

### DESCRIPTION

Deposits of Foreign Governments and Official Institutions as a percent of Total Deposits

**NARRATIVE**

Domestic and foreign deposits of foreign governments and official institutions divided by total deposits (includes deposits in both domestic and foreign offices).

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-03-31', IF(uc:UBPRC752[P0] = 31, PCTOF((cc:RCON2216[P0] + cc:RCON2377[P0] + ExistingOf(cc:RCFN2650[P0], 0)), (uc:UBPR2200[P0])), IF(uc:UBPRC752[P0] = 41, PCTOF((cc:RCON2216[P0] + cc:RCON2377[P0]), uc:UBPR2200[P0]), NULL)), NULL)

**UBPRM012****DESCRIPTION**

Total Domestic Deposits as a percent of Total Deposits

**NARRATIVE**

Total domestic deposits divided by total deposits (includes deposits in both domestic and foreign offices).

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-03-31', PCTOF(cc:RCON2200[P0], uc:UBPR2200[P0]), NULL)

**UBPRM013****DESCRIPTION**

Deposits in Foreign Offices as a percent of Total Deposits

**NARRATIVE**

Deposits in foreign offices divided by total deposits (includes deposits in both domestic and foreign offices).

**FORMULA**

IF(uc:UBPRC752[P0] = 31, PCTOF(cc:RCFN2200[P0], uc:UBPR2200[P0]), IF(uc:UBPRC752[P0] = 41, 0, NULL))