

## Balance Sheet Percentage Composition--Page 6

### 1 Loans HFS

#### 1.1 UBPRE345

##### DESCRIPTION

Loans Held For Sale as a percent of Average Assets

##### NARRATIVE

Average loans and leases held for sale as reported on Call Report Schedule RC-C divided by average total assets.

##### FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',PCTOF(uc:UBPRD244[P0],uc:UBPRD086[P0]), NULL)

### 2 Loans HFI

#### 2.1 UBPRE346

##### DESCRIPTION

Average Loans and Leases Held for Investment as a percent of Average Assets

##### NARRATIVE

Average loans and leases held for investment as reported on Call Report Schedule RC divided by average total assets.

##### FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',PCTOF(uc:UBPRD252[P0],uc:UBPRD086[P0]),IF(uc:UBPR9999[P0] < '2002-01-01',PCTOF(uc:UBPRD268[P0],uc:UBPRD086[P0]), NULL))

### 3 Less: ACL on LN&LS

#### 3.1 UBPRE347

##### DESCRIPTION

Allowance for Credit Losses on Loans and Leases as a percent of Average Assets

##### NARRATIVE

Average allowance for credit losses on loans and leases divided by average total assets.

##### FORMULA

PCTOF(uc:UBPRD306[P0],uc:UBPRD086[P0])

### 4 Net Loans & Leases

#### 4.1 UBPRE348

##### DESCRIPTION

Net Loans & Leases as a percent of Average Assets

**NARRATIVE**

Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD249](#)[P0],uc:[UBPRD086](#)[P0])

## 5 Interest-Bearing Bank Balances

### 5.1 UBPRES349

**DESCRIPTION**

Interest-Bearing Bank Balances as a percent of Average Assets

**NARRATIVE**

Average of all interest-bearing balances due from depository institutions divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD091](#)[P0],uc:[UBPRD086](#)[P0])

## 6 Federal Funds Sold & Resales

### 6.1 UBPRES350

**DESCRIPTION**

Federal Funds Sold & Resales as a percent of Average Assets

**NARRATIVE**

Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD110](#)[P0],uc:[UBPRD086](#)[P0])

## 7 Trading Account Assets

### 7.1 UBPRES351

**DESCRIPTION**

Trading Account Assets as a percent of Average Assets

**NARRATIVE**

Average trading account assets divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD317](#)[P0],uc:[UBPRD086](#)[P0])

## 8 Held-to-Maturity Securities

## 8.1 UBPRE352

### DESCRIPTION

Held-to-Maturity Securities as a percent of Average Assets

### NARRATIVE

Held-to-maturity securities divided by average total assets.

### FORMULA

PCTOF(uc:[UBPRD311](#)[P0],uc:[UBPRD086](#)[P0])

## 9 HTM Securities Allowance

### 9.1 UBPRKW14

#### DESCRIPTION

Held to Maturity Securities Allowance as a Percent of Average Assets

#### NARRATIVE

Held to maturity securities allowance divided by of average total assets

#### FORMULA

PCTOF(uc:[UBPRKW13](#)[P0],uc:[UBPRD086](#)[P0])

## 10 Available-for-Sale Securities

### 10.1 UBPRE353

#### DESCRIPTION

Available-for-Sale Securities as a percent of Average Assets

#### NARRATIVE

Available-for-sale securities divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD310](#)[P0],uc:[UBPRD086](#)[P0])

## 11 Marketable Equity Sec at FV

### 11.1 UBPRJA32

#### DESCRIPTION

Equity securities with readily determinable fair values not held for trading as a percent of average Assets

#### NARRATIVE

Equity securities with readily determinable fair values not held for trading as a percent of average Assets

#### FORMULA

PCTOF(uc:[UBPRJA31](#)[P0],uc:[UBPRD086](#)[P0])

## 12 Total Earning Assets

### 12.1 UBPRES354

#### DESCRIPTION

Total Earning Assets as a percent of Average Assets

#### NARRATIVE

The sum of the averages for net loans and lease-financing receivables, held to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

#### FORMULA

uc:UBPRE348[P0] + uc:UBPRE349[P0] + uc:UBPRE350[P0] + uc:UBPRE351[P0] + uc:UBPRE352[P0] + uc:UBPRE353[P0] + existingof(uc:UBPRJA32[P0],0)

## 13 Nonint Cash & Due From Banks

### 13.1 UBPRES355

#### DESCRIPTION

Noninterest-Bearing Cash & Due From Banks as a percent of Average Assets

#### NARRATIVE

Average Noninterest-bearing balances due from depository institutions, plus average currency and coin, divided by average total assets.

#### FORMULA

PCTOF(uc:UBPRD094[P0],uc:UBPRD086[P0])

## 14 Premises, Fix Assts & Cap Leases

### 14.1 UBPRES356

#### DESCRIPTION

Premises, Fix Assts & Cap Leases as a percent of Average Assets

#### NARRATIVE

Average bank premises, furniture and fixtures, equipment, and other assets representing bank premises (including capitalized leases) divided by average total assets.

#### FORMULA

PCTOF(uc:UBPRD112[P0],uc:UBPRD086[P0])

## 15 Other Real Estate Owned

### 15.1 UBPRES357

#### DESCRIPTION

Other Real Estate Owned as a percent of Average Assets

#### NARRATIVE

Average real estate owned, other than bank premises, divided by average total assets.

#### FORMULA

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

## 16 Dir & Indir Inv RE Ventures

### 16.1 UBPRJ249

#### DESCRIPTION

Dir & Indir Inv RE Ventures as a percent of Average Assets

#### NARRATIVE

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

#### FORMULA

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

## 17 Inv in Unconsolidated Subs

### 17.1 UBPRJ250

#### DESCRIPTION

Inv In Unconsolidated Subs as a percent of Avg Assets

#### NARRATIVE

Bank's investment in unconsolidated subsidiaries and associated companies divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRJ252](#)[P0],uc:[UBPRD086](#)[P0])

## 18 Other Assets

### 18.1 UBPRE358

#### DESCRIPTION

Acceptances & Other Assets as a percent of Average Assets

#### NARRATIVE

The sum of the average for customers' liability to the bank on acceptances outstanding and all other assets, not included above, divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD084](#)[P0],uc:[UBPRD086](#)[P0])

## 19 Total Non-Earning Assets

### 19.1 UBPRES359

#### DESCRIPTION

Subtotal: Non-Earning Assets as a percent of Avg Assets

#### NARRATIVE

The amount of noninterest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD082](#)[P0],uc:[UBPRD086](#)[P0])

## 20 Total Assets

### 20.1 UBPRES360

#### DESCRIPTION

Total Assets as a percent of Average Assets

#### NARRATIVE

The total of the various percentages listed above on UBPR Page 6. In all instances, the figure should approximate 100 percent.

#### FORMULA

uc:[UBPRE359](#)[P0] + uc:[UBPRE354](#)[P0]

## 21 Standby Letters of Credit

### 21.1 UBPRES361

#### DESCRIPTION

Standby Letters of Credit as a percent of Average Assets

#### NARRATIVE

Average standby letters of credit divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD314](#)[P0],uc:[UBPRD086](#)[P0])

## 22 Demand Deposits

### 22.1 UBPRES362

#### DESCRIPTION

Demand Deposits as a percent of Average Assets

#### NARRATIVE

Average demand deposits divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD102](#)[P0],uc:[UBPRD086](#)[P0])

## 23 All NOW & ATS Accounts

### 23.1 UBPRE363

DESCRIPTION

All NOW & ATS Accounts as a percent of Average Assets

NARRATIVE

Average NOW and ATS accounts divided by average total assets. 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

PCTOF(uc:[UBPRD283](#)[P0],uc:[UBPRD086](#)[P0])

## 24 Money Market Deposit Accounts

### 24.1 UBPRE364

DESCRIPTION

Money Market Deposit Accounts as a percent of Average Assets

NARRATIVE

The amount of MMDAs reported from Call Report Schedule RC-E divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD284](#)[P0],uc:[UBPRD086](#)[P0])

## 25 Other Savings Deposits

### 25.1 UBPRE365

DESCRIPTION

Other Savings Deposits as a percent of Average Assets

NARRATIVE

Reported total savings deposits, less MMDAs divided by average total assets. This comprises all savings deposits other than MMDAs, and includes regular passbook accounts and overdraft protection plan accounts from Call Report Schedule RC-E.

FORMULA

PCTOF(uc:[UBPRD285](#)[P0],uc:[UBPRD086](#)[P0])

## 26 Time Deps At or Below Insurance Limit

### 26.1 UBPRK440

#### DESCRIPTION

Time Deposits At or Below Insurance Limit as a percent of Average Assets

#### NARRATIVE

Time deposits of less than \$250,000 from Call Report Schedule RC-E divided by average total assets.

#### FORMULA

$PCTOF((CAVG05X(\#uc:UBPRK426)),uc:UBPRD086[P0])$

## 27 Less: Fully Insured Brokered Deposits

### 27.1 UBPRK441

#### DESCRIPTION

Fully Insured Brokered Deposits as a percent of Average Assets

#### NARRATIVE

Fully Insured Brokered Deposits from Call Report Schedule RC-E divided by average total assets.

#### FORMULA

$PCTOF((CAVG05X(\#uc:UBPR2366)),uc:UBPRD086[P0])$

## 28 Core Deposits

### 28.1 UBPRK443

#### DESCRIPTION

Core Deposits as a percent of Average Assets

#### NARRATIVE

The sum of demand deposits, all NOW and ATS accounts, MMDA savings, other savings deposits, and time deposits under the deposit insurance limit less total brokered retail deposits divided by average total assets. Note that beginning with the March 31, 2010 UBPR, time deposits under the deposit insurance limit includes total time deposits of less than \$100,000 and total time deposits of \$100,000 through \$250,000.

#### FORMULA

$PCTOF((CAVG05X(\#uc:UBPRK434)),uc:UBPRD086[P0])$

## 29 Fully Insured Brokered Deposits

### 29.1 UBPRK441

#### DESCRIPTION

Fully Insured Brokered Deposits as a percent of Average Assets

**NARRATIVE**

Fully Insured Brokered Deposits from Call Report Schedule RC-E divided by average total assets.

**FORMULA**

$PCTOF((CAVG05X(\#uc:UBPR2366)),uc:UBPRD086[P0])$

**30 Time Deps Above Insurance Limit****30.1 UBPRK444****DESCRIPTION**

Time Deposits Above Insurance Limit as a percent of Average Assets

**NARRATIVE**

Time deposits above the deposit insurance limit divided by average total assets.

**FORMULA**

$PCTOF((CAVG05X(\#uc:UBPRk437)),uc:UBPRD086[P0])$

**31 Deposits in Foreign Offices****31.1 UBPRE369****DESCRIPTION**

Deposits in Foreign Offices as a percent of Average Assets

**NARRATIVE**

The average of total deposits in foreign offices (including both interest-bearing and Noninterest bearing), Edge and agreement subsidiaries, and IBFs, divided by average total assets.

**FORMULA**

$PCTOF(uc:UBPRD103[P0],uc:UBPRD085[P0])$

**32 Total Deposits****32.1 UBPRE370****DESCRIPTION**

Total Deposits as a percent of Average Assets

**NARRATIVE**

Sum of all deposit categories shown on UBPR Page 6 above this line item (Demand Deposits, All NOW & ATS Accounts, Money Market Deposit Accounts, Other Savings Deposits, Time Deps At or Below Insurance Limit, Fully Insured Brokered Deposits, Time Deposits Above Insurance Limit, and Deposits in Foreign Offices).

**FORMULA**

$PCTOF(uc:UBPRD105[P0],uc:UBPRD086[P0])$

## 33 Federal Funds Purch & Repos

### 33.1 UBPRES371

#### DESCRIPTION

Federal Funds Purch & Repos as a percent of Average Assets

#### NARRATIVE

Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD109](#)[P0],uc:[UBPRD086](#)[P0])

## 34 Total Fed Home Loan Borrowings

### 34.1 UBPRES372

#### DESCRIPTION

Total Fed Home Loan Borrowings as a percent of Avg Assets

#### NARRATIVE

Average of Federal Home Loan Bank Borrowings, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD599](#)[P0],uc:[UBPRD086](#)[P0])

## 35 Total Other Borrowings

### 35.1 UBPRES373

#### DESCRIPTION

Total Other Borrowings as a percent of Average Assets

#### NARRATIVE

Average of Other Borrowed Money, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRD601](#)[P0],uc:[UBPRD086](#)[P0])

## 36 Memo: Sht Ter N Core Funding

### 36.1 UBPRES374

#### DESCRIPTION

Memo: Sht Term Non Core Funding as a percent of Average Assets

#### NARRATIVE

The sum of: Time deposits of \$250,000 or more with a remaining maturity of one year or less, Brokered deposits issued in denominations of less than \$250,000 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 divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD571](#)[P0],uc:[UBPRD086](#)[P0])

## 37 Subordinated Notes & Debentures

### 37.1 UBPRE377

DESCRIPTION

Subordinated Notes & Debentures as a percent of Average Assets

NARRATIVE

Average notes and debentures subordinated to deposits divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD506](#)[P0],uc:[UBPRD086](#)[P0])

## 38 Other Liabilities

### 38.1 UBPRE375

DESCRIPTION

Acceptances & Other Liabilities as a percent of Average Assets

NARRATIVE

The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD077](#)[P0],uc:[UBPRD086](#)[P0])

## 39 Total Liabilities (Incl Mortg)

### 39.1 UBPRE376

DESCRIPTION

Total Liabilities (Incl Mortg) as a percent of Average Assets

NARRATIVE

Average total liabilities (excluding notes and debentures subordinated to deposits) divided by average total assets.

FORMULA

PCTOF(uc:[UBPRD115](#)[P0],uc:[UBPRD086](#)[P0])

## 40 Total Bank Capital & Min Int

### 40.1 UBPRJ243

#### DESCRIPTION

All Common & Preferred Capital as percent Average Assets

#### NARRATIVE

Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRJ244](#)[P0],uc:[UBPRD086](#)[P0])

## 41 Total Liabilities & Capital

### 41.1 UBPRES379

#### DESCRIPTION

Total Liabilities & Capital as a percent of Avg Assets

#### NARRATIVE

Average total liabilities and capital divided by average total assets. In all instances, this figure should approximate 100 percent.

#### FORMULA

uc:[UBPRE370](#)[P0] + uc:[UBPRE371](#)[P0] + uc:[UBPRE375](#)[P0] + uc:UBPRe373[P0] + uc:[UBPRE377](#)[P0] + uc:UBPRj243[P0] + uc:UBPRe372[P0]

## 42 Memo: All Brokered Deposits

### 42.1 UBPRES380

#### DESCRIPTION

Memo: All Brokered Deposits as a percent of Avg Assets

#### NARRATIVE

Average total brokered deposits divided by average assets.

#### FORMULA

PCTOF(uc:[UBPRD096](#)[P0],uc:[UBPRD086](#)[P0])

## 43 Insured Brokered Deposits

### 43.1 UBPRES381

#### DESCRIPTION

Insured Brokered Deposits as a percent of Avg Assets

**NARRATIVE**

Insured brokered deposits divided by average total assets.

**FORMULA**

PCTOF(uc:[UBPRD100](#)[P0],uc:[UBPRD086](#)[P0])

**44 Loans HFS as a % Loans****44.1 UBPRES383****DESCRIPTION**

Loans HFS as a Percent of Loans

**NARRATIVE**

Loans held for sale as reported on Call Report Schedule RC divided by average gross loans.

**FORMULA**

PCTOF(uc:[UBPRD168](#)[P0],uc:[UBPRD242](#)[P0])

## Referenced Concepts

### **UBPR0071**

#### DESCRIPTION

Interest-Bearing Bank Balances

#### NARRATIVE

Interest-bearing balances due from depository institutions.

#### FORMULA

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

### **UBPR0081**

#### DESCRIPTION

Noninterest-Bearing Cash and Due From Banks

#### NARRATIVE

Total currency, coin, and noninterest-bearing balances due from depository institutions.

#### FORMULA

ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])

### **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))

**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))

**UBPR2130**

DESCRIPTION

Investment in Unconsolidated Subsidiaries

NARRATIVE

Bank's investment in unconsolidated subsidiaries and associated companies.

FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD2130[P0],IF(uc:UBPR9999[P0] > '2009-04-01' AND uc:UBPRC752[P0] = 41,cc:RCON2130[P0],IF(uc:UBPR9999[P0] < '2009-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD5375[P0],IF(uc:UBPR9999[P0] < '2009-04-01' AND uc:UBPRC752[P0] = 41,cc:RCON5375[P0],NULL))))

**UBPR2143**

DESCRIPTION

Total Intangibles

NARRATIVE

The sum of mortgage servicing assets from Call Report Schedule RC-M + goodwill from Call Report Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M + all other identifiable intangible assets from Call Report Schedule RC-M.

FORMULA

existingof(cc:RCFD2143[P0],cc:RCON2143[P0])

**UBPR2145**

DESCRIPTION

Premises, Fixed Assets, and Capitalized Leases

## NARRATIVE

All premises and fixed assets, including capitalized leases.

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2145[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2145[P0], NULL))

**UBPR2155**

## DESCRIPTION

Customers' Liability to This Bank on Acceptances Outstanding

## FORMULA

IF(uc:UBPR9999[P0] < '2006-01-01',IF(uc:UBPRC752[P0] = 31,cc:RCFD2155[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2155[P0], NULL)), NULL)

**UBPR2160**

## DESCRIPTION

Other Assets

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2160[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2160[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)))

### **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))

### **UBPR2920**

#### DESCRIPTION

Bank's Liability on Acceptances Executed and Outstanding

#### FORMULA

IF(uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCFD2920[P0], IF(uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCON2920[P0],NULL))

**UBPR2930**

## DESCRIPTION

Other Liabilities, Total

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2930[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2930[P0], NULL))

**UBPR2948**

## DESCRIPTION

Total Liabilities and Minority Interest

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2948[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2948[P0], NULL))

**UBPR3000**

## DESCRIPTION

Minority Interests in Consolidated Subsidiaries

## NARRATIVE

Noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3000[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3000[P0], NULL))

**UBPR3123**

## DESCRIPTION

Allowance for Credit losses on Loan and Leases

## NARRATIVE

Allowance for for credit losses on loan and lease losses.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3123[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3123[P0], NULL))

**UBPR3200**

## DESCRIPTION

Subordinated Notes and Debentures

## NARRATIVE

Subordinated notes and debentures from Call Report Schedule RC.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3200[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3200[P0], NULL))

**UBPR3210**

## DESCRIPTION

Total Bank Equity Capital

## NARRATIVE

Total bank equity capital from Call Report Schedule RC.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3210[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3210[P0], NULL))

**UBPR3545**

## DESCRIPTION

Trading Account Assets

## NARRATIVE

Total assets held in trading accounts.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3545[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3545[P0], NULL))

**UBPR3548**

## DESCRIPTION

Trading Liabilities, Total

## FORMULA

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

**UBPR3819**

## DESCRIPTION

Financial Standby Letters of Credit and Foreign Office Guarantees

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3819[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3819[P0], NULL))

**UBPR3821**

## DESCRIPTION

Performance Standby Letters of Credit

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3821[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3821[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

### **UBPRB528**

DESCRIPTION

Loans and Leases Held For Investment

NARRATIVE

Loans and leases held for investment

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB528[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB528[P0], NULL))

### **UBPRB529**

DESCRIPTION

Loans and Leases, Net of Unearned Income and Allowance

FORMULA

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

### **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]

**UBPRD077**

DESCRIPTION

Five Period Average of Total Other Liabilities

FORMULA

CAVG05X(#uc:[UBPRE129](#))

**UBPRD078**

DESCRIPTION

Total Deposits in Foreign Offices

NARRATIVE

The sum of all deposits in foreign offices.

FORMULA

cc:RCFN2200[P0]

**UBPRD079**

## DESCRIPTION

Institution Intangible Assets Amount

## FORMULA

uc:[UBPR2143](#)[P0]

**UBPRD080**

## DESCRIPTION

Five Period Average Intangible Assets

## FORMULA

CAVG05X(#uc:[UBPRD079](#))

**UBPRD081**

## DESCRIPTION

Institution Noninterest Bearing Asset Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRD670](#)[P0] + uc:[UBPR2145](#)[P0] + uc:UBPRe130[P0] + uc:[UBPRD304](#)[P0] + uc:[UBPR2130](#)[P0] + uc:[UBPRD079](#)[P0] + uc:[UBPR2160](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2006-01-01',uc:[UBPRD670](#)[P0] + uc:[UBPR2145](#)[P0] + uc:UBPRe130[P0] + uc:[UBPRD304](#)[P0] + uc:[UBPR2130](#)[P0] + uc:[UBPR2155](#)[P0] + uc:[UBPRD079](#)[P0] + uc:[UBPR2160](#)[P0], NULL))

**UBPRD082**

## DESCRIPTION

Five Period Average Noninterest Bearing Assets

## FORMULA

CAVG05X(#uc:[UBPRD081](#))

**UBPRD084**

## DESCRIPTION

Five Period Average of Acceptances Outstanding, Investments in Unconsolidated Subsidiaries, Other Assets and Intangible Assets

## FORMULA

uc:[UBPRD114](#)[P0] + uc:[UBPRD080](#)[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](#))

**UBPRD091**

DESCRIPTION

Institution Five Period Average Interest Bearing Balance

FORMULA

CAVG05X(#uc:[UBPR0071](#))

**UBPRD093**

DESCRIPTION

Total Cash Deposits for the Consolidated Bank

FORMULA

uc:[UBPR0081](#)[P0] + uc:[UBPR0071](#)[P0]

**UBPRD094**

DESCRIPTION

Institution Five Period Average Noninterest Bearing Cash

FORMULA

CAVG05X(#uc:[UBPRD670](#))

**UBPRD096**

DESCRIPTION

Institution Five Period Average Brokered Deposits

## FORMULA

CAVG05X(#uc:[UBPR2365](#))**UBPRD097**

## DESCRIPTION

Institution Five Period Average Insured Brokered Deposits Greater Than \$100,000

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01', CAVG05X(#cc:RCONJ472),IF(uc:[UBPR9999](#)[P0] > '2010-01-01' AND uc:[UBPR9999](#)[P0] < '2011-01-01',CAVG04X(#cc:RCONJ472),IF(uc:[UBPR9999](#)[P0] < '2010-01-01',CAVG05X(#cc:RCON2344),NULL)))**UBPRD099**

## DESCRIPTION

Institution Five Period Average Insured Brokered Deposits Less Than \$100,000

## FORMULA

CAVG05X(#cc:RCON2343)

**UBPRD100**

## DESCRIPTION

Institution Five Period Average Insured Brokered Deposits

## FORMULA

if(uc:[UBPR9999](#)[P0] > '2017-01-01', uc:[UBPRHR44](#)[P0], uc:[UBPRD099](#)[P0] + uc:[UBPRD097](#)[P0])**UBPRD102**

## DESCRIPTION

Institution Five Period Average Demand Deposits

## FORMULA

CAVG05X(#cc:RCON2210)

**UBPRD103**

## DESCRIPTION

Total Foreign Office Deposits Five Period Average

## FORMULA

CAVG05X(#uc:[UBPRD078](#))**UBPRD105**

## DESCRIPTION

Institution Total Deposits Five Period Average Amount

## FORMULA

CAVG05X(#uc:[UBPRD663](#))**UBPRD109**

## DESCRIPTION

Institution Five Period Average Federal Funds Sold and Securities Purchased Under Agreements to Repurchase

## FORMULA

CAVG05X(#uc:[UBPRF858](#))**UBPRD110**

## DESCRIPTION

Institution Five Period Average Federal Funds Sold

## FORMULA

CAVG05X(#uc:[UBPRD493](#))**UBPRD111**

## DESCRIPTION

FHLB Advances that Mature in Over One Year

## FORMULA

$$\text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2006-07-01', \text{uc}:\text{UBPRF055}[\text{P0}] + \text{uc}:\text{UBPRF056}[\text{P0}] + \text{uc}:\text{UBPRF057}[\text{P0}] + \text{uc}:\text{UBPRF058}[\text{P0}] - \text{uc}:\text{UBPR2651}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2001-01-01' \text{ AND } \text{uc}:\text{UBPR9999}[\text{P0}] < '2006-07-01', \text{uc}:\text{UBPRB565}[\text{P0}] + \text{uc}:\text{UBPRB566}[\text{P0}], \text{NULL}))$$
**UBPRD112**

## DESCRIPTION

Institution Five Period Average Bank Premises and Fixed Assets

## FORMULA

CAVG05X(#uc:[UBPR2145](#))**UBPRD113**

## DESCRIPTION

Institution Total Investment Subsidiaries and Other Asset Amount

## FORMULA

$$\text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] > '2006-01-01', \text{uc}:\text{UBPR2160}[\text{P0}], \text{IF}(\text{uc}:\text{UBPR9999}[\text{P0}] < '2006-01-01', \text{uc}:\text{UBPR2160}[\text{P0}] + \text{uc}:\text{UBPR2155}[\text{P0}], \text{NULL}))$$
**UBPRD114**

## DESCRIPTION

Five Period Average Acceptances Outstanding, Investments in Unconsolidated Subsidiaries and Other Assets

## FORMULA

CAVG05X(#uc:[UBPRD113](#))**UBPRD115**

## DESCRIPTION

Total Liabilities, Mortgage Indebtedness and Capitalized Leases Calendar Year Average

## FORMULA

CAVG05X(#uc:[UBPRD662](#))**UBPRD118**

## DESCRIPTION

Other Liabilities

## FORMULA

uc:[UBPR2930](#)[P0]**UBPRD168**

## DESCRIPTION

Five Period Average Loans Held For Sale

## FORMULA

CAVG05X(#uc:[UBPR5369](#))**UBPRD242**

## DESCRIPTION

Institution Loans and Leases Plus Unearned Income Five Period Average Amount

## FORMULA

CAVG05X(#uc:[UBPRE131](#))**UBPRD244**

## DESCRIPTION

Average Loans Held for Sale Using the Five Period Average Function. Available from March 31, 2002 Forward

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',CAVG05X(#uc:[UBPRD653](#)), NULL)**UBPRD245**

## DESCRIPTION

Total Loans and Leases, Net of Unearned Income

## FORMULA

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

**UBPRD249**

## DESCRIPTION

Institution Five Period Average Net Loans and Lease Financing Receivables

## FORMULA

CAVG05X(#uc:[UBPRE119](#))

**UBPRD252**

## DESCRIPTION

Loans and Leases Held for Investment Using 5 Period Average

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',CAVG05X(#uc:[UBPRB528](#)), NULL)

**UBPRD268**

## DESCRIPTION

Five Period Average Total Loans and Leases, Net of Unearned Income

## FORMULA

CAVG05X(#uc:[UBPR2122](#))

**UBPRD283**

## DESCRIPTION

Institution Five Period Average Total Now and ATS Accounts

## FORMULA

CAVG05X(#uc:[UBPRE125](#))

**UBPRD284**

## DESCRIPTION

Institution Five Period Average Money Market Deposit Account

## FORMULA

CAVG05X(#cc:RCON6810)

**UBPRD285**

## DESCRIPTION

Institution's Five Period Average Total Other Savings Deposits

## FORMULA

CAVG05X(#cc:RCON0352)

**UBPRD294**

**DESCRIPTION**

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

**FORMULA**

CAVG05X(#uc:UBPRe130)

**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))

**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))))

**UBPRD306****DESCRIPTION**

Five Period Average Allowance for Credit losses on Loans and Lease Financing Receivables

**FORMULA**

CAVG05X(#uc:UBPRD661)

**UBPRD310****DESCRIPTION**

Institution Five Period Average Securities Available for Sale

## FORMULA

CAVG05X(#uc:[UBPR1773](#))**UBPRD311**

## DESCRIPTION

Institution Investment Securities Held to Maturity

## FORMULA

CAVG05X(#uc:[UBPR1754](#))**UBPRD314**

## DESCRIPTION

Institution Five Period Average Standby Letters of Credit

## FORMULA

CAVG05X(#uc:[UBPRD655](#))**UBPRD317**

## DESCRIPTION

Institution Five Period Average Trading Account Assets

## FORMULA

CAVG05X(#uc:[UBPR3545](#))**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))

**UBPRD506**

## DESCRIPTION

Institution Subordinated Debt by Total Assets Calendar Year Average Ratio

## FORMULA

CAVG05X(#uc:UBPR3200)

**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)

**UBPRD571**

## DESCRIPTION

Institution Short Term Non-Core Funding Calendar Year Average

## FORMULA

CAVG05X(#uc:UBPRE584)

**UBPRD599**

## DESCRIPTION

Five Period Average of Federal Home Loan Bank Borrowings for all Maturities

## FORMULA

CAVG05X(#uc:UBPRD600)

**UBPRD600**

## DESCRIPTION

Total Borrowings for All Maturities From the FHLB. Note that Ratio Includes -0- for December 31, 2000 to Allow Averages to Calculate Correctly

## FORMULA

uc:UBPR2651[P0] + uc:UBPRE127[P0]

**UBPRD601**

## DESCRIPTION

Five Period Average of Other Borrowings for All Maturities. Note, Does Not Include Borrowings From the FHLB from March 31, 2001 Forward

## FORMULA

CAVG05X(#uc:[UBPRD602](#))

**UBPRD602**

## DESCRIPTION

Total Other Borrowings for All Maturities. Note: From MARCH 31, 2001 Forward Does Not Include Borrowings From FHLB.

## FORMULA

uc:[UBPRB571](#)[P0] + uc:[UBPRE128](#)[P0]

**UBPRD653**

## DESCRIPTION

Loans Held for Sale from Call Report Schedule RC

## FORMULA

uc:[UBPR5369](#)[P0]

**UBPRD655**

## DESCRIPTION

Standby Letters of Credit

## NARRATIVE

The amount of outstanding and used standby letters of credit issued by the bank.

## FORMULA

uc:[UBPR3819](#)[P0] + uc:[UBPR3821](#)[P0]

**UBPRD661**

## DESCRIPTION

Institution Allowance for Loans and Transfer

## FORMULA

uc:[UBPR3123](#)[P0]

**UBPRD662**

## DESCRIPTION

Total Liabilities (Including Mortgages)

## NARRATIVE

Total Liabilities (excluding notes and debentures subordinated to deposits).

## FORMULA

uc:[UBPR2948](#)[P0]

**UBPRD663**

## DESCRIPTION

Institution Total Deposits Amount

## FORMULA

uc:[UBPR2200](#)[P0]

**UBPRD670**

## DESCRIPTION

Institution Noninterest Bearing Cash and Due

## FORMULA

uc:[UBPRD093](#)[P0] - uc:[UBPR0071](#)[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]

**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))

## 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))

## UBPRE129

### DESCRIPTION

Acceptances & Other Liabilities

### NARRATIVE

The sum of the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above.

### FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01',uc:UBPRD118[P0],IF(uc:UBPR9999[P0] > '1997-01-01' AND uc:UBPR9999[P0] < '2006-01-01',uc:UBPR2920[P0] + uc:UBPRD118[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]

**UBPRE348**

## DESCRIPTION

Net Loans & Leases as a percent of Average Assets

## NARRATIVE

Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD249](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE349**

## DESCRIPTION

Interest-Bearing Bank Balances as a percent of Average Assets

## NARRATIVE

Average of all interest-bearing balances due from depository institutions divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD091](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE350**

## DESCRIPTION

Federal Funds Sold & Resales as a percent of Average Assets

## NARRATIVE

Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD110](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE351**

## DESCRIPTION

Trading Account Assets as a percent of Average Assets

## NARRATIVE

Average trading account assets divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD317](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE352**

## DESCRIPTION

Held-to-Maturity Securities as a percent of Average Assets

## NARRATIVE

Held-to-maturity securities divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD311](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE353**

## DESCRIPTION

Available-for-Sale Securities as a percent of Average Assets

## NARRATIVE

Available-for-sale securities divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD310](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE354**

## DESCRIPTION

Total Earning Assets as a percent of Average Assets

## NARRATIVE

The sum of the averages for net loans and lease-financing receivables, held to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

## FORMULA

uc:[UBPRE348](#)[P0] + uc:[UBPRE349](#)[P0] + uc:[UBPRE350](#)[P0] + uc:[UBPRE351](#)[P0] + uc:[UBPRE352](#)[P0] + uc:[UBPRE353](#)[P0] + existingof(uc:[UBPRJA32](#)[P0],0)

**UBPRE359**

## DESCRIPTION

Subtotal: Non-Earning Assets as a percent of Avg Assets

## NARRATIVE

The amount of noninterest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD082](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE370**

## DESCRIPTION

## Total Deposits as a percent of Average Assets

## NARRATIVE

Sum of all deposit categories shown on UBPR Page 6 above this line item (Demand Deposits, All NOW & ATS Accounts, Money Market Deposit Accounts, Other Savings Deposits, Time Deps At or Below Insurance Limit, Fully Insured Brokered Deposits, Time Deposits Above Insurance Limit, and Deposits in Foreign Offices).

## FORMULA

PCTOF(uc:[UBPRD105](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE371**

## DESCRIPTION

Federal Funds Purch & Repos as a percent of Average Assets

## NARRATIVE

Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD109](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE372**

## DESCRIPTION

Total Fed Home Loan Borrowings as a percent of Avg Assets

## NARRATIVE

Average of Federal Home Loan Bank Borrowings, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD599](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE373**

## DESCRIPTION

Total Other Borrowings as a percent of Average Assets

## NARRATIVE

Average of Other Borrowed Money, with a remaining maturity of under one year, plus remaining maturity of one through three years plus remaining maturity of over three years divided by average total assets.

## FORMULA

PCTOF(uc:[UBPRD601](#)[P0],uc:[UBPRD086](#)[P0])

**UBPRE375**

## DESCRIPTION

Acceptances & Other Liabilities as a percent of Average Assets

## NARRATIVE

The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

#### FORMULA

PCTOF(uc:UBPRD077[P0],uc:UBPRD086[P0])

### UBPRE377

#### DESCRIPTION

Subordinated Notes & Debentures as a percent of Average Assets

#### NARRATIVE

Average notes and debentures subordinated to deposits divided by average total assets.

#### FORMULA

PCTOF(uc:UBPRD506[P0],uc:UBPRD086[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)

**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))

**UBPRG105****DESCRIPTION**

Total Bank Capital and Minority Interests

**NARRATIVE**

Total equity capital from Call Report Schedule RC.

**FORMULA**

uc:UBPR3000[P0] + uc:UBPR3210[P0]

**UBPRHR44****DESCRIPTION**

Institution Five Period Average Insured Brokered Deposits of \$250,000 or Less

**FORMULA**

CAVG05X(#cc:RCONHK05)

**UBPRJ243****DESCRIPTION**

All Common & Preferred Capital as percent Average Assets

#### NARRATIVE

Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

#### FORMULA

PCTOF(uc:[UBPRJ244](#)[P0],uc:[UBPRD086](#)[P0])

### **UBPRJ244**

#### DESCRIPTION

Five Period Average of Total Bank Capital Plus Minority Interests

#### FORMULA

CAVG05X(#uc:[UBPRG105](#))

### **UBPRJ252**

#### DESCRIPTION

Five Period Average of Investments on Other Subsidiaries

#### FORMULA

CAVG05X(#uc:[UBPR2130](#))

### **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))

### **UBPRJA31**

#### DESCRIPTION

Institution five period average of equity securities with readily determinable fair values not held for trading

#### FORMULA

CAVG05X(#uc:[UBPRJA22](#))

### **UBPRJA32**

#### DESCRIPTION

Equity securities with readily determinable fair values not held for trading as a percent of average Assets

#### NARRATIVE

Equity securities with readily determinable fair values not held for trading as a percent of average Assets

#### FORMULA

PCTOF(uc:[UBPRJA31](#)[P0],uc:[UBPRD086](#)[P0])

**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))

### **UBPRKW13**

DESCRIPTION

Five period average held to maturity securities allowance

FORMULA

CAVG05X(#cc:RIADJH93)