

# Liquidity & Funding--Page 10

## 1 Liquid Assets FV % Total Assets

### 1.1 UBPRQE15

#### DESCRIPTION

Liquid Assets at FV as a % of total assets

#### NARRATIVE

Total cash, noninterest-bearing and interest-bearing balances due from depository institutions, the fair value of AFS and HTM securities, federal funds sold, and securities purchased under agreements to resell divided by total assets.

#### FORMULA

uc:[UBPRQE16](#)[P0] + uc:[UBPRQE17](#)[P0] + uc:[UBPRQE18](#)[P0] + uc:[UBPRQE19](#)[P0] + uc:[UBPRQE20](#)[P0]

## 2 Cash & Due From Banks

### 2.1 UBPRQE16

#### DESCRIPTION

Cash & Noninterest-bearing bals as a % total assets

#### NARRATIVE

Total cash and noninterest-bearing balances due from depository institutions divided by total assets.

#### FORMULA

PCTOF(uc:[UBPR0081](#)[P0],uc:[UBPR2170](#)[P0])

## 3 Interest-Bearing Bank Balances

### 3.1 UBPRQE17

#### DESCRIPTION

Interest bearing balances as a % of total assets

#### NARRATIVE

Interest-bearing balances due from depository institutions whether in the form of demand, savings, or time balances divided by total assets.

#### FORMULA

PCTOF(uc:[UBPR0071](#)[P0],uc:[UBPR2170](#)[P0])

## 4 AFS Sec Fair Value

### 4.1 UBPRQE18

#### DESCRIPTION

AFS Securities FV as a % of total assets

#### NARRATIVE

Fair value of available-for-sale debt securities divided by total assets.

#### FORMULA

PCTOF(uc:[UBPR1773](#)[P0],uc:[UBPR2170](#)[P0])

## 5 HTM Sec Fair Value

### 5.1 UBPRQE19

#### DESCRIPTION

HTM Securities FV as a % of total assets

#### NARRATIVE

Fair Value of held-to-maturity debt securities divided by total assets.

#### FORMULA

PCTOF(uc:[UBPR1771](#)[P0],uc:[UBPR2170](#)[P0])

## 6 Fed Funds Sold & Resales

### 6.1 UBPRQE20

#### DESCRIPTION

Fed Funds Sold & Resales as a % of total assets

#### NARRATIVE

Federal funds sold plus securities purchased under agreements to resell divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRD493](#)[P0],uc:[UBPR2170](#)[P0])

## 7 Wholesale Funding % Total Assets

### 7.1 UBPRQE22

#### DESCRIPTION

Total wholesale funding as a % of total assets

#### NARRATIVE

Wholesale funding divided by total assets. Wholesale funding includes federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

#### FORMULA

PCTOF(uc:[UBPRQE21](#)[P0],uc:[UBPR2170](#)[P0])

## 8 Fed Funds Purch & Repos

### 8.1 UBPRQE23

#### DESCRIPTION

Federal Funds Purch & Repos as a % of total assets

#### NARRATIVE

Federal funds purchased in domestic offices and securities sold under agreements to repurchase divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRF858](#)[P0],uc:[UBPR2170](#)[P0])

## 9 FHLB Advances

### 9.1 UBPRQE24

#### DESCRIPTION

FHLB Advances as a % of total assets

#### NARRATIVE

All Federal Home Loan Bank Advances divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRD600](#)[P0],uc:[UBPR2170](#)[P0])

## 10 Other Borrowings

### 10.1 UBPRQE25

#### DESCRIPTION

Other Borrowings as a % of total assets

#### NARRATIVE

Other borrowings divided by total assets. Excluded from other borrowings are FHLB Advances (included elsewhere), subordinated notes and debentures, and trading liabilities.

#### FORMULA

PCTOF((uc:[UBPRB571](#)[P0] + uc:[UBPRD295](#)[P0]),uc:[UBPR2170](#)[P0])

## 11 Brokered Deposits

### 11.1 UBPRQE26

#### DESCRIPTION

Brokered Deposits as a % of total assets

#### NARRATIVE

All brokered deposits included in deposits, regardless of size or type of deposit instrument divided total assets.

## FORMULA

PCTOF(uc:[UBPR2365](#)[P0],uc:[UBPR2170](#)[P0])

## 12 Listing Service Deposits

### 12.1 UBPRQE27

## DESCRIPTION

Listing Service Deposits as a % of total assets

## NARRATIVE

Estimated dollar amount of deposits obtained through the use of deposit listing services that are not brokered deposits divided by total assets.

## FORMULA

PCTOF(uc:[UBPRK223](#)[P0],uc:[UBPR2170](#)[P0])

## 13 Foreign Office Deposits

### 13.1 UBPRQE28

## DESCRIPTION

Foreign Office Deposits as a % of total assets

## NARRATIVE

The total of all deposits in foreign offices, Edge and Agreement subsidiaries, and international banking facilities divided by total assets.

## FORMULA

PCTOF(uc:[UBPRD078](#)[P0],uc:[UBPR2170](#)[P0])

## 14 Liq Assets Less Wholesale Funding

### 14.1 UBPRQE29

## DESCRIPTION

Liq assets net of wholesale funds % total assets

## NARRATIVE

Liquid assets net of wholesale funding divided by total assets. Liquid assets include cash, noninterest and interest-bearing balances due from depository institutions, the fair value of AFS and HTM debt securities, federal funds sold, and securities purchased under agreements to resell. Wholesale funding equals the sum of federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

## FORMULA

uc:[UBPRQE15](#)[P0] - uc:[UBPRQE22](#)[P0]

## 15 Liq Assets Less Wholesale Fund<1YR

### 15.1 UBPRQE86

#### DESCRIPTION

Liq assets net of wholesale funds <= 1YR % total assets

#### NARRATIVE

Liquid assets net of short-term wholesale funding divided by total assets. Liquid assets include cash, noninterest and interest-bearing balances due from depository institutions, the fair value of AFS and HTM debt securities, federal funds sold, and securities purchased under agreements to resell. Wholesale funding equals the sum of federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings maturing within 1 year, brokered deposits maturing within 1 year, all deposits obtained through the use of listing services, and deposits in foreign offices. Short-term wholesale funding includes all listing deposits because listing deposits do not have a maturity schedule in the Call Report.

#### FORMULA

if(uc:UBPR9999[P0] >'2011-04-01', PCTOF((uc:UBPR0081[P0] + uc:UBPR0071[P0] + uc:UBPR1773[P0] + uc:UBPR1771[P0] + uc:UBPRD493[P0]-uc:UBPRF858[P0] - uc:UBPR2651[P0] - uc:UBPRB571[P0] - uc:UBPRD098[P0] - uc:UBPRK223[P0] -ExistingOf(uc:UBPRD078[P0],0)),uc:UBPR2170[P0]),if(uc:UBPR9999[P0]<'2011-04-01', PCTOF((uc:UBPR0081[P0] + uc:UBPR0071[P0] + uc:UBPR1773[P0] + uc:UBPR1771[P0] + uc:UBPRD493[P0]-uc:UBPRF858[P0] - uc:UBPR2651[P0] - uc:UBPRB571[P0] - uc:UBPRD098[P0] - ExistingOf(uc:UBPRD078[P0],0)),uc:UBPR2170[P0]),0))

## 16 Memo:Liq Assts(HTM AC) Pldg Sec/TA

### 16.1 UBPRQE30

#### DESCRIPTION

Liq assts (HTM AC) net of pledged sec % total assets

#### NARRATIVE

Liquid assets (HTM securities at amortized cost) net of pledged securities divided by total assets. Liquid assets include cash, noninterest-bearing and interest-bearing balance due from depository institutions, AFS debt at fair value, HTM debt securities at amortized cost, federal funds sold, and securities purchased under agreements to resell. Pledged securities include the fair value of all AFS debt securities, the amortized cost of HTM debt securities, and the fair value of all equity securities with readily determinable fair values not held for trading that are pledged to secure deposits, repurchase transactions, or other borrowings; as performance bonds under futures or forward contracts; or for any other purpose.

#### FORMULA

PCTOF((uc:UBPR0081[P0] + uc:UBPR0071[P0] + uc:UBPR1773[P0] + uc:UBPR1754[P0] + uc:UBPRD493[P0]-uc:UBPR0416[P0]),uc:UBPR2170[P0])

## 17 Time Deposits > \$250M

### 17.1 UBPRQE31

#### DESCRIPTION

Time Deps above insurance limit as a % total assets

#### NARRATIVE

Time deposits above the insurance limit divided by total assets. From March 31, 2010 forward, time deposits above the insurance limit equals total time deposits of more than \$250,000. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more.

#### FORMULA

PCTOF(uc:[UBPRK437](#)[P0],uc:[UBPR2170](#)[P0])

## 18 Estimate of Uninsured Deposits

### 18.1 UBPRQE32

#### DESCRIPTION

Estimate of uninsured deposits as a % total assets

#### NARRATIVE

The estimated amount of the bank's deposits (in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions) that is not covered by federal deposit insurance divided by total assets. This information is from Schedule RC-O, Memorandum item 2, and the line item is not completed by all banks.

#### FORMULA

PCTOF(cc:RCON5597[P0],uc:[UBPR2170](#)[P0])

## 19 Non-retirement Deposits > \$250M

### 19.1 UBPRQE33

#### DESCRIPTION

Nonretirement deposits >\$250M as a % total assets

#### NARRATIVE

The aggregate balance of all deposit accounts (certificates, demand, savings, and time), excluding retirement deposit accounts, with a balance on the report date of more than \$250,000 divided total assets.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-04-01', PCTOF(cc:RCONF051[P0],uc:[UBPR2170](#)[P0]), IF(uc:[UBPR9999](#)[P0] < '2006-04-01',PCTOF(cc:RCON2710[P0],uc:[UBPR2170](#)[P0]),NULL))

## 20 U.S. Govt Deposits (Domestic)

### 20.1 UBPRQE35

#### DESCRIPTION

Domestic deposits of the U.S. Govt % total assets

#### NARRATIVE

All deposits of U.S. Government divided by total assets. U.S. Government deposits include deposits of federal public funds made by or for the account of the United States Government or some department, bureau, or official thereof held in domestic offices.

#### FORMULA

PCTOF((cc:RCON2202[P0] + cc:RCON2520[P0]),uc:UBPR2170[P0])

## 21 States & Political Deposits (Domestic)

### 21.1 UBPRQE36

#### DESCRIPTION

Depos of states & pol subs in U.S. % total assets

#### NARRATIVE

All deposits of states and political subdivisions in the U.S. divided by total assets. Deposits of states and political subdivisions in the U.S. includes deposits standing to the credit of states, counties, municipalities, and local housing authorities; school, irrigation, drainage, and reclamation districts; other instrumentalities of one or more states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions; and Indian tribes in the U.S. held in domestic offices.

#### FORMULA

PCTOF((cc:RCON2203[P0] + cc:RCON2530[P0]),uc:UBPR2170[P0])

## 22 Sweep Deposits (Not Brokered)

### 22.1 UBPRQE37

#### DESCRIPTION

Sweep depts that are not brokered % total assets

#### NARRATIVE

Sweep deposits that are excluded from being reported as brokered deposits divided by total assets.

#### FORMULA

IF(uc:UBPR9999[P0] > '2021-06-30', PCTOF(cc:RCONMT95[P0] ,uc:UBPR2170[P0]), NULL)

## 23 Reciprocal Deposits

### 23.1 UBPRQE38

#### DESCRIPTION

Total Reciprocal deposits as a % of total assets

#### NARRATIVE

Total reciprocal deposits divided by total assets. Reciprocal deposits mean deposits received by an agent institution through a deposit placement network with the same maturity (if any) and in the same aggregate amount as covered deposits placed by the agent institution in other network member banks.

#### FORMULA

IF(uc:UBPR9999[P0] > '2018-06-30', PCTOF(cc:RCONJH83[P0],uc:UBPR2170[P0]), NULL)

## 24 Reciprocal Brokered Deposits

## 24.1 UBPRQE39

### DESCRIPTION

Brokered reciprocal deps as a % of total assets

### NARRATIVE

Brokered reciprocal deposits included in the amount of brokered deposits divided by total assets. Exclude reciprocal deposits that are not brokered reciprocal deposits.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-03-31', PCTOF(uc:[UBPRG803](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 25 Non-maturity Deposits

### 25.1 UBPRPY66

#### DESCRIPTION

Nonmaturity Deposits % Total Assets

#### NARRATIVE

All non-maturity deposits including transaction accounts, money market deposit accounts, and savings deposits divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY38](#)[P0] , uc:[UBPR2170](#)[P0])

## 26 Transaction Accounts

### 26.1 UBPRQE40

#### DESCRIPTION

Transaction accounts as a % of total assets

#### NARRATIVE

Transaction account deposits in domestic offices divided by total assets. Transaction accounts include demand deposits, NOW accounts, automatic transfer service (ATS) accounts, and telephone and preauthorized transfer accounts. These amounts are reported on Schedule RC-E, Part I, Column A.

#### FORMULA

PCTOF(cc:RCON2215[P0],uc:[UBPR2170](#)[P0])

## 27 Money Market Deposit Accounts

### 27.1 UBPRQE41

#### DESCRIPTION

Money Market Deposit Accounts as a % total assets

#### NARRATIVE

Money market deposit accounts (MMDAs) in domestic offices divided by total assets. MMDAs are accounts that otherwise meet the definition of a savings deposit and that permit unlimited transfers to be made by check, draft, debit card or similar order made by the depositor and payable to third parties.

#### FORMULA

PCTOF(cc:RCON6810[P0],uc:[UBPR2170](#)[P0])

## 28 Other Savings Deposits

### 28.1 UBPRQE42

#### DESCRIPTION

Other Savings Deposits as a % of total assets

#### NARRATIVE

Savings deposits (excluding MMDAs) in domestic offices that are included in total nontransaction accounts divided by total assets.

#### FORMULA

PCTOF(cc:RCON0352[P0],uc:[UBPR2170](#)[P0])

## 29 Time Deposits

### 29.1 UBPRQE43

#### DESCRIPTION

Total time deposits as a % of total assets

#### NARRATIVE

Time deposits in domestic offices divided by total assets. Time deposits are deposits that the depositor does not have a right, and is not permitted, to make withdrawals from within six days after the date of deposit unless the deposit is subject to an early withdrawal penalty of at least seven days' simple interest on amounts withdrawn within the first six days after deposit.

#### FORMULA

PCTOF((uc:[UBPRK426](#)[P0] + uc:[UBPRK437](#)[P0]),uc:[UBPR2170](#)[P0])

## 30 Int Expense/Avg Assets

### 30.1 UBPRE666

#### DESCRIPTION

Interest Expense - One Qtr Ann

#### NARRATIVE

One quarter annualized total interest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied

by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD415](#)[P0],uc:[UBPR3368](#)[P0])

## 31 Int Expense/Avg Earn Assets

### 31.1 UBPRE679

#### DESCRIPTION

Int Expense to Avg Earn Assets - One Qtr Ann

#### NARRATIVE

One quarter annualized interest expense to average earning assets. Total interest expense divided by the average of the respective asset accounts involved in generating interest income. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD415](#)[P0],uc:[UBPRD333](#)[P0])

## 32 All Interest-Bearing Funds

### 32.1 UBPRE710

#### DESCRIPTION

All Interest Bearing Funds - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of all interest bearing funds. Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD416](#)[P0],uc:[UBPRD360](#)[P0])

## 33 Total Interest-Bearing Deposits

### 33.1 UBPRE701

#### DESCRIPTION

Total Interest Bearing Deposits - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of total interest bearing deposits. Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD375](#)[P0],uc:[UBPRD359](#)[P0])

## 34 Transaction Accounts

### 34.1 UBPRE702

#### DESCRIPTION

Transaction accounts - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of transaction accounts. Interest on transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD513](#)[P0],cc:RCON3485[P0])

## 35 Savings & MMDA

### 35.1 UBPRE703

#### DESCRIPTION

Other Savings Deposits - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of other savings deposits. For quarters from March 31 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the average of such deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD372](#)[P0],cc:RCONB563[P0])

## 36 Time Deposits

### 36.1 UBPRHR60

#### DESCRIPTION

Time Deps - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of time deposits. Interest on time certificates of deposit issued by domestic offices divided by the average of domestic time certificates of deposit. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRHR59](#)[P0],uc:[UBPRHR65](#)[P0])

## 37 Fed Funds Purch & Repos

### 37.1 UBPRE707

#### DESCRIPTION

Federal Funds Purchased & Repos - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of federal funds purchased and repos. The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD370](#)[P0],uc:[UBPR3353](#)[P0])

## 38 Borrowed Money

### 38.1 UBPRE708

#### DESCRIPTION

Other Borrowed Money - One Qtr Ann Cost

#### NARRATIVE

One quarter annualized cost of other borrowed money. Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD479](#)[P0],uc:[UBPRD443](#)[P0])

## 39 Memo: NonIntBearing Deps/Total Assets

### 39.1 UBPRQE44

#### DESCRIPTION

Noninterest bearing deposits as a % total assets

#### NARRATIVE

All noninterest-bearing deposits (domestic and foreign) divided by total assets. Noninterest-bearing deposit accounts consist of deposit accounts on which the issuing depository institution makes no payment to or for the account of any depositor as compensation for the use of funds constituting a deposit.

#### FORMULA

PCTOF(uc:[UBPRPR65](#)[P0],uc:[UBPR2170](#)[P0])

## 40 Borrowings < 1 Year

### 40.1 UBPRQE45

#### DESCRIPTION

Total borrowings <=1 YR as a % of total assets

#### NARRATIVE

Total FHLB Advances and Other Borrowings with a remaining maturing of one year or less divided by total assets. Other borrowings do not include subordinated notes and debentures or trading liabilities.

## FORMULA

PCTOF(uc:UBPRD436[P0],uc:UBPR2170[P0])

## 41 Brokered Deps < 1 Year

### 41.1 UBPRQE46

## DESCRIPTION

Brokered Deps <=1 YR as a % of total assets

## NARRATIVE

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

## FORMULA

PCTOF(uc:UBPRD098[P0],uc:UBPR2170[P0])

## 42 Borrowings > 1 Year

### 42.1 UBPRQE47

## DESCRIPTION

Borrowings maturing >1 YR as a % total assets

## NARRATIVE

Total FHLB Advances and Other Borrowings with a remaining maturing of more than one year divided by total assets. Other borrowings do not include subordinated notes and debentures or trading liabilities.

## FORMULA

PCTOF((uc:UBPRE127[P0] + uc:UBPRD295[P0]),uc:UBPR2170[P0])

## 43 Brokered Deps > 1 Year

### 43.1 UBPRQE48

## DESCRIPTION

Brokered Deps >1 YR as a % of total assets

## NARRATIVE

Brokered deposits with a remaining maturity of more than one year divided by total assets.

## FORMULA

PCTOF((uc:UBPR2365[P0] -uc:UBPRD098[P0]),uc:UBPR2170[P0])

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

### 44.1 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])

## 45 Fully Insured Brokered Deposits

### 45.1 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)))

## 46 Time Deposits Above Insurance Limit

### 46.1 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))

## 47 Fed Funds Purch & Repos

### 47.1 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))

## 48 FHLB Advances & Other Borrowings

### 48.1 UBPR3190

#### DESCRIPTION

Other Borrowed Money

#### NARRATIVE

#### FORMULA

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

## 49 Foreign Office Deposits

### 49.1 UBPRD078

#### DESCRIPTION

Total Deposits in Foreign Offices

#### NARRATIVE

The sum of all deposits in foreign offices.

#### FORMULA

cc:RCFN2200[P0]

## 50 Less: Interest Bearing Bank Balances

### 50.1 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))

**51 Less: Fed Funds Sold & Resales****51.1 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))

**52 Less: Debt Securities < 1 Year****52.1 UBPR248**

## DESCRIPTION

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

## NARRATIVE

## FORMULA

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

**53 Numerator: Net NonCore Funding****53.1 UBPRK446**

## DESCRIPTION

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

## NARRATIVE

## FORMULA

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

**54 Net Loans & Sec >1 Year****54.1 UBPRD587**

## DESCRIPTION

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

## NARRATIVE

## FORMULA

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

## 55 Other Real Estate Owned

### 55.1 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))))

## 56 Denominator: Long Term Assets

### 56.1 UBPRD584

## DESCRIPTION

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

## NARRATIVE

## FORMULA

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

## 57 Non-retirement Dep > \$250M Avg Size

### 57.1 UBPRQE34

## DESCRIPTION

Nonretirement Deposit Accounts>\$250m Average Size

## NARRATIVE

The aggregate balance of all deposit accounts (certificates, demand, savings, and time), excluding retirement deposit accounts, with a balance on the report date of more than \$250,000 divided by the number of nonretirement deposit accounts of more than \$250,000.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-04-01', cc:RCONF051[P0]/cc:RCONF052[P0], IF(uc:[UBPR9999](#)[P0] < '2006-04-01', cc:RCON2710[P0]/cc:RCON2722[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))

### **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])

### **UBPR0416**

#### DESCRIPTION

Pledged Securities

#### NARRATIVE

Pledged securities from Call Report Schedule RC-B.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0416[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0416[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))

### **UBPR1752**

#### DESCRIPTION

Historical Cost of All Other Available-for-Sale Equity Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1752[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1752[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))

### **UBPR1771**

#### DESCRIPTION

Total Fair Value of Held-to-Maturity Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1771[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1771[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))

### **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))

**UBPR3190**

## DESCRIPTION

Other Borrowed Money

## FORMULA

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

## **UBPR3353**

### DESCRIPTION

Quarterly Average of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3353[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3353[P0], NULL))

## **UBPR3355**

### DESCRIPTION

Quarterly Average of Other Borrowed Money

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3355[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3355[P0], NULL))

## **UBPR3360**

### DESCRIPTION

Quarterly Average of Total Loans

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3360[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3360[P0], NULL))

## **UBPR3365**

### DESCRIPTION

Quarterly Average of Federal Funds Sold and Securities Purchased Under Agreements to Resell

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3365[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3365[P0], NULL))

## **UBPR3368**

### DESCRIPTION

Quarterly Average of Total Assets

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3368[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3368[P0], NULL))

## **UBPR3381**

**DESCRIPTION**

Quarterly Average of Interest-Bearing Balances due from Depository Institutions

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3381[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3381[P0], NULL))

**UBPR3401****DESCRIPTION**

Quarterly Average of Assets Held in Trading Accounts

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3401[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3401[P0], NULL))

**UBPR3484****DESCRIPTION**

Lease Financing Receivables (Net of Unearned Income) - Quarterly Average

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3484[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3484[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))

**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))

**UBPR9106****DESCRIPTION**

If the Reporting Bank has Restated its Balance Sheet as a Result of Applying Push Down Accounting this Calendar Year, Report the Date of the Bank's Acquisition

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-03-01',ExistingOf(cc:RIAD9106[P0], 0), 0)

## UBPR9565

DESCRIPTION

SIZE CODE

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, uc:[UBPRF966](#)[P0], IF(MonthOf(Context.Period.EndDate) = 6, uc:[UBPRF967](#)[P0], IF(MonthOf(Context.Period.EndDate) = 9, uc:[UBPRF968](#)[P0], IF(MonthOf(Context.Period.EndDate) = 12, uc:[UBPRF969](#)[P0], '0001'))))

## 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)))

## 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))

## UBPRA519

DESCRIPTION

Interest-Only Strips Receivable (Not in the Form of a Security) on Mortgage Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA519[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA519[P0], NULL))

## UBPRA520

DESCRIPTION

Interest-Only Strips Receivable (Not in the Form of a Security) on Other Financial Assets

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA520[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA520[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))

**UBPRB558**

## DESCRIPTION

U.S. Treasury Securities and U.S. Government Agency Obligations (Excluding Mortgage-Backed Securities)

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB558[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB558[P0], NULL))

**UBPRB559**

## DESCRIPTION

Mortgage-Backed Securities

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB559[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB559[P0], NULL))

**UBPRB560**

## DESCRIPTION

All Other Securities

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB560[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB560[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]))

**UBPRD104**

## DESCRIPTION

Total Non-Maturity Deposits

## FORMULA

cc:RCON2210[P0] + uc:UBPRE125[P0] + cc:RCON6810[P0] + cc:RCON0352[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))

**UBPRD142**

## DESCRIPTION

Institution Average Loans Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3360[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3360[P0] + Existingof(cc:RCFN3360[P0],0),NULL))

**UBPRD293**

## DESCRIPTION

FLAG THAT IDENTIFIES IF THE INSTITUTION IS FOREIGN OR DOMESTIC BASED ON FOREIGN BRANCHS, AGREEMENT EDGE FLAG AND IBF FLAG.

## FORMULA

**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))

**UBPRD333**

## DESCRIPTION

Average Earning Assets Total

## FORMULA

uc:[UBPR3381](#)[P0] + uc:[UBPRD429](#)[P0] + uc:[UBPR3365](#)[P0] + uc:[UBPRD142](#)[P0] + existingof(uc:[UBPRD514](#)[P0],0) + uc:[UBPR3484](#)[P0] + uc:[UBPRD504](#)[P0]

### UBPRD359

#### DESCRIPTION

Average Interest Bearing Deposit Liabilities

#### FORMULA

if(uc:[UBPR9999](#)[P0] > '2017-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONHK17[P0] + cc:RCONHK16[P0] + Existingof(cc:RCFN3404[P0],0), if(uc:[UBPR9999](#)[P0] > '2017-01-01' AND uc:[UBPRC752](#)[P0] = 41, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONHK17[P0] + cc:RCONHK16[P0], if(uc:[UBPR9999](#)[P0] <= '2016-12-31' AND uc:[UBPRC752](#)[P0] = 31, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONA529[P0] + cc:RCONA514[P0] + cc:RCFN3404[P0], if(uc:[UBPR9999](#)[P0] <= '2016-12-31' AND uc:[UBPRC752](#)[P0] = 41, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONA529[P0] + cc:RCONA514[P0], null))))

### UBPRD360

#### DESCRIPTION

Average All Interest Bearing Deposits

#### FORMULA

uc:[UBPRD359](#)[P0] + uc:[UBPRD476](#)[P0] + uc:[UBPRD437](#)[P0] + uc:[UBPR3353](#)[P0]

### UBPRD370

#### DESCRIPTION

Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase - One Quarter Annualized

#### FORMULA

IF(uc:[UBPRD485](#)[P0] = 1,(cc:RIAD4180[P0] - cc:RIAD4180[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,cc:RIAD4180[P0] \* 4, NULL))

### UBPRD372

#### DESCRIPTION

Expense on All Other Savings Accounts - One Quarter Annualized

#### FORMULA

IF(uc:[UBPRD485](#)[P0] = 1,(cc:RIAD0093[P0] - cc:RIAD0093[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,cc:RIAD0093[P0] \* 4, NULL))

### UBPRD375

#### DESCRIPTION

Income on All Deposits - One Quarter Annualized

#### FORMULA

IF(uc:[UBPRD485](#)[P0] = 1,(uc:[UBPRD417](#)[P0] - uc:[UBPRD417](#)[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,uc:[UBPRD417](#)[P0] \* 4, NULL))

**UBPRD415**

## DESCRIPTION

Interest Expense - One Quarter Annualized

## FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4073[P0] \* 4, NULL))

**UBPRD416**

## DESCRIPTION

Institution Total Interest Expense - One Quarter Annualized Amount

## FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4073[P0] \* 4, NULL))

**UBPRD417**

## DESCRIPTION

Interest Expense On All Deposits

## FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0], if(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0] + Existingof(cc:RIAD4172[P0],0), if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 41, uc:UBPRE034[P0] + cc:RIADA517[P0], if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 31, uc:UBPRE034[P0] + cc:RIADA517[P0] + cc:RIAD4172[P0],null))))

**UBPRD424**

## DESCRIPTION

Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

## FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P3Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and

ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, 0))))),0))))))

## UBPRD429

### DESCRIPTION

Total Investment Securities Calendar Quarter Average

### FORMULA

uc:UBPRB558[P0] + uc:UBPRB559[P0] + uc:UBPRB560[P0]

## UBPRD436

### DESCRIPTION

Other Borrowed Money With Remaining Maturity of One year or Less

### FORMULA

uc:UBPR2651[P0] + uc:UBPRB571[P0]

## UBPRD437

### DESCRIPTION

Average Other Liabilities for Borrowed Money

### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002') AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],1) < 1,uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND uc:UBPR2170[P0] > 0 AND ExistingOf(uc:UBPR2170[-P1Q],1) < 1,uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,(uc:UBPRD439[P0] + uc:UBPRD439[-P1Q]) / 2, IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD439[P0],NULL))))))

## UBPRD439

### DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0], '0001', '0002'), cc:RCON3190[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0], '2001', '2002', '0003'), ExistingOf(uc:UBPR3355[P0], cc:RCON3190[P0]), IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31, uc:UBPR3355[P0], NULL)))

### UBPRD443

#### DESCRIPTION

Average Other Borrowings One Quarter Adjusted for Pushdown Accounting and Opening in Current Quarter

#### FORMULA

uc:UBPRD437[P0]

### UBPRD476

#### DESCRIPTION

Average Subordinated Notes and Debentures

#### FORMULA

IF(uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q], 1) < 1, uc:UBPR3200[P0], IF(uc:UBPR2170[P0] > 0 AND ExistingOf(uc:UBPR2170[-P1Q], 1) < 1, uc:UBPR3200[P0], IF(uc:UBPR2170[P0] > 0, (uc:UBPR3200[P0] + uc:UBPR3200[-P1Q]) / 2, NULL)))

### UBPRD479

#### DESCRIPTION

Expense of Other Borrowings - One Quarter Annualized

#### FORMULA

IF(uc:UBPRD485[P0] = 1, (cc:RIAD4185[P0] - cc:RIAD4185[-P1Q]) \* 4, IF(uc:UBPRD485[P0] = 0, cc:RIAD4185[P0] \* 4, NULL))

### UBPRD485

#### DESCRIPTION

One Quarter Calculation Flag

#### FORMULA

IF(MonthOf(Context.Period.EndDate) < 4, 0, IF(MonthOf(Context.Period.EndDate) > 4 AND (uc:UBPR9106[P0] < 1 OR IsNil(uc:UBPR9106[P0])) AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 1, IF(MonthOf(Context.Period.EndDate) > 4 AND (ExistingOf(uc:UBPR2170[-P1Q], 1) < 1 OR IsNil(uc:UBPR2170[-P1Q])), 0, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q], 0) > 0 AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 1, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND (ExistingOf(uc:UBPR9106[-P1Q], 1) < 1 OR IsNil(uc:UBPR9106[-P1Q])) AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 0, NULL))))))

### 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))

### **UBPRD503**

#### DESCRIPTION

Institution Interest Only and Equity Strips Amount

#### FORMULA

existingof(uc:[UBPRA519](#)[P0],cc:RCFDHT80[P0],cc:RCONHT80[P0]) + existingof(uc:[UBPRA520](#)[P0],0) + uc:[UBPR1752](#)[P0]

### **UBPRD504**

#### DESCRIPTION

Institution Two Period Average of Interest Only and Equity Security Strips Amount

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-04-01',(uc:[UBPRD503](#)[P0] + uc:[UBPRD503](#)[-P1Q]) / 2,IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2001-04-01',uc:[UBPRD503](#)[P0], NULL))

### **UBPRD513**

#### DESCRIPTION

Income on All Transaction Accounts - One Quarter Annualized

#### FORMULA

IF(uc:[UBPRD485](#)[P0] = 1,(cc:RIAD4508[P0] - cc:RIAD4508[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,cc:RIAD4508[P0] \* 4, NULL))

### **UBPRD514**

#### DESCRIPTION

Institution Trading Account Assets Calendar Quarter Average Amount

#### FORMULA

existingof(uc:[UBPR3401](#)[P0],uc:[UBPR3545](#)[P0])

### **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)

**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]

**UBPRE034**

DESCRIPTION

Interest on All Other Deposits

NARRATIVE

Year-to-date interest expense on all deposits except time certificates of deposit of \$100,000 or more and deposits held in foreign offices, if applicable.

FORMULA

cc:[RIAD4508](#)[P0] + cc:[RIADA518](#)[P0] + cc:[RIAD0093](#)[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))

**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]

**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))

## UBPRF966

### DESCRIPTION

Size Code CALC Helper 3QTRBACK

### FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) > = 1000000, '2002',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
 ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
 ExistingOf(uc:UBPR2170[-P3Q],25001) < = 25000, '0001','0001'))))))

## UBPRF967

### DESCRIPTION

Size Code CALC Helper 4QTRBACK

### FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) > = 1000000, '2002',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
 ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
 ExistingOf(uc:UBPR2170[-P4Q],25001) < = 25000, '0001','0001'))))))

## UBPRF968

### DESCRIPTION

Size Code CALC Helper 5QTRBACK

### FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) > = 1000000, '2002',  
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
 ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and  
 ExistingOf(uc:UBPR2170[-P5Q],25001) < = 25000, '0001','0001'))))))

## UBPRF969

### DESCRIPTION

Size Code CALC Helper 6QTRBACK

### FORMULA

IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002',  
 IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
 ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
 ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))

## 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]

**UBPRHR51**

DESCRIPTION

Total Time Deposits

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2017-01-01', cc:RIADHK03[P0] + cc:RIADHK04[P0], cc:RIADA517[P0] + cc:RIADA518[P0])

**UBPRHR59**

DESCRIPTION

Expense on Time Deposits - One Quarter Annualized

FORMULA

IF(uc:[UBPRD485](#)[P0] = 1, (uc:[UBPRHR51](#)[P0] - uc:[UBPRHR51](#)[-P1Q]) \* 4, IF(uc:[UBPRD485](#)[P0] = 0, uc:[UBPRHR51](#)[P0] \* 4, NULL))

**UBPRHR65**

DESCRIPTION

Average Time Deposits

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2017-01-01', cc:RCONHK16[P0] + cc:RCONHK17[P0], cc:RCONA514[P0] + cc:RCONA529[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] > '2010-12-31',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))

**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]

**UBPRPR65**

## DESCRIPTION

Non-Interest Bearing Deposits

## FORMULA

cc:RCN6631[P0] + Existingof(cc:RCFN6631[P0],0)

**UBPRPY38**

## DESCRIPTION

Nonmaturity Deposits

## NARRATIVE

Nonmaturity Deposits

## FORMULA

uc:[UBPRD104](#)[P0]

**UBPRQE15**

## DESCRIPTION

Liquid Assets at FV as a % of total assets

## NARRATIVE

Total cash, noninterest-bearing and interest-bearing balances due from depository institutions, the fair value of AFS and HTM securities, federal funds sold, and securities purchased under agreements to resell divided by total assets.

## FORMULA

uc:[UBPRQE16](#)[P0] + uc:[UBPRQE17](#)[P0] + uc:[UBPRQE18](#)[P0] + uc:[UBPRQE19](#)[P0] + uc:[UBPRQE20](#)[P0]

**UBPRQE16**

## DESCRIPTION

Cash & Noninterest-bearing bals as a % total assets

## NARRATIVE

Total cash and noninterest-bearing balances due from depository institutions divided by total assets.

## FORMULA

PCTOF(uc:[UBPR0081](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRQE17**

## DESCRIPTION

Interest bearing balances as a % of total assets

## NARRATIVE

Interest-bearing balances due from depository institutions whether in the form of demand, savings, or time balances divided by total assets.

## FORMULA

PCTOF(uc:[UBPR0071](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRQE18**

## DESCRIPTION

AFS Securities FV as a % of total assets

## NARRATIVE

Fair value of available-for-sale debt securities divided by total assets.

## FORMULA

PCTOF(uc:[UBPR1773](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRQE19**

## DESCRIPTION

HTM Securities FV as a % of total assets

## NARRATIVE

Fair Value of held-to-maturity debt securities divided by total assets.

## FORMULA

PCTOF(uc:[UBPR1771](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRQE20**

## DESCRIPTION

Fed Funds Sold & Resales as a % of total assets

## NARRATIVE

Federal funds sold plus securities purchased under agreements to resell divided by total assets.

## FORMULA

PCTOF(uc:[UBPRD493](#)[P0],uc:[UBPR2170](#)[P0])

**UBPRQE21**

## DESCRIPTION

Wholesale funding sources

## NARRATIVE

Wholesale funding, which includes federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

#### FORMULA

uc:[UBPRF858](#)[P0] + uc:[UBPRD600](#)[P0] + uc:[UBPRB571](#)[P0] + uc:[UBPRD295](#)[P0] + uc:[UBPR2365](#)[P0] + ExistingOf(uc:[UBPRK223](#)[P0],0) + ExistingOf(uc:[UBPRD078](#)[P0],0)

## **UBPRQE22**

#### DESCRIPTION

Total wholesale funding as a % of total assets

#### NARRATIVE

Wholesale funding divided by total assets. Wholesale funding includes federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

#### FORMULA

PCTOF(uc:[UBPRQE21](#)[P0],uc:[UBPR2170](#)[P0])