

# Summary Ratios--Page 1

## 1 Interest Income (TE)

### 1.1 UBPRED001

#### DESCRIPTION

Interest Income (TE) as a percent of Average Assets

#### NARRATIVE

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

#### FORMULA

$PCTOFANN(uc:UBPR4107[P0], uc:UBPRD659[P0])$

## 2 Interest Expense

### 2.1 UBPRED002

#### DESCRIPTION

Interest Expense as a percent of Average Assets

#### NARRATIVE

Total interest expense divided by average assets.

#### FORMULA

$PCTOFANN(cc:RIAD4073[P0], uc:UBPRD659[P0])$

## 3 Net Interest Income (TE)

### 3.1 UBPRED003

#### DESCRIPTION

Net Interest Income (TE) % of Avg Assets

#### NARRATIVE

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

#### FORMULA

$PCTOFANN(uc:UBPR4074[P0], uc:UBPRD659[P0])$

## 4 Noninterest Income

### 4.1 UBPRED004

#### DESCRIPTION

Noninterest Income as a percent of Average Assets

**NARRATIVE**

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

**FORMULA**

PCTOFANN(cc:RIAD4079[P0],uc:[UBPRD659](#)[P0])

## 5 Noninterest Expense

### 5.1 UBPRE005

**DESCRIPTION**

Non-Interest Expense as a percent of Average Assets

**NARRATIVE**

Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.

**FORMULA**

PCTOFANN(uc:[UBPRE037](#)[P0],uc:[UBPRD659](#)[P0])

## 6 Pre-Provision Net Revenue (TE)

### 6.1 UBPRPG69

**DESCRIPTION**

Pre Provision Net Revenue YTD % of Average Assets (TE)

**NARRATIVE**

Pre Provision Net Revenue YTD % of Average Assets (TE)

**FORMULA**

PCTOFANN(uc:[UBPRPG64](#)[P0],uc:[UBPRD659](#)[P0])

## 7 Provision: Credit Losses

### 7.1 UBPRE006

**DESCRIPTION**

Provision for Loan Losses % of Avg Assets

**NARRATIVE**

Provision for credit losses on loan and lease receivables losses divided by average assets.

**FORMULA**

PCTOFANN(uc:[UBPRD483](#)[P0],uc:[UBPRD659](#)[P0])

## 8 Provision: Credit Loss Oth Assets

## 8.1 UBPRKW07

### DESCRIPTION

Provision for Losses Other Assets % of Avg Assets

### NARRATIVE

Provision for credit losses on all other assets and off-balance-sheet credit exposures divided by average assets.

### FORMULA

PCTOFANN(uc:[UBPRKW06](#)[P0], uc:[UBPRD659](#)[P0])

## 9 Pretax Operating Income (TE)

### 9.1 UBPREE007

#### DESCRIPTION

Pretax Operating Income (TE) % of Avg Assets

#### NARRATIVE

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expense, the provision for loan and lease-financing receivable losses and the provision for allocated transfer risk, divided by average assets.

#### FORMULA

PCTOFANN(uc:[UBPRE038](#)[P0],uc:[UBPRD659](#)[P0])

## 10 Realized Gains/Losses Sec

### 10.1 UBPREE008

#### DESCRIPTION

Realized Gains(Losses) on the sale of Securities as a percent of Average Assets

#### NARRATIVE

Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts divided by average assets.

#### FORMULA

PCTOFANN(uc:[UBPRD309](#)[P0],uc:[UBPRD659](#)[P0])

## 11 Unrealized Gains / Losses Equity Sec

### 11.1 UBPRJA35

#### DESCRIPTION

Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

#### NARRATIVE

Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

## FORMULA

PCTOFANN(cc:RIADHT70[P0],uc:[UBPRD659](#)[P0])

## 12 Pretax Net Operating Income (TE)

### 12.1 UBPRED009

## DESCRIPTION

Pretax Net Operating Income (TE) as a percent of Average Assets

## NARRATIVE

Pretax operating income, plus securities gains or losses divided by average assets.

## FORMULA

PCTOFANN(uc:[UBPRE039](#)[P0],uc:[UBPRD659](#)[P0])

## 13 Net Operating Income

### 13.1 UBPRED010

## DESCRIPTION

Net Operating Income as a percent of Average Assets

## NARRATIVE

After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

## FORMULA

IF(uc:[UBPRD659](#)[P0] <> 0,PCTOFANN(cc:RIAD4300[P0],uc:[UBPRD659](#)[P0]), NULL)

## 14 Net Inc Attrib to Min Ints

### 14.1 UBPRJ248

## DESCRIPTION

Net Income Attributed to Minority Interests as a percent of Average Assets

## NARRATIVE

Net income attributed to minority interests divided by average assets. A minority interest is the portion of equity in a bank's subsidiary not attributable, directly or indirectly, to the parent bank. If the amount reported in this item is a net loss, enclose it in parentheses.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-01-01' AND uc:[UBPRD659](#)[P0] <> 0,PCTOFANN(cc:RIADG103[P0],uc:[UBPRD659](#)[P0]), NULL)

## 15 Net Income Adjusted Sub S

## 15.1 UBPRED012

### DESCRIPTION

Net Income Adjusted for Sub Chapter S Status as a percent of Average Assets

### NARRATIVE

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, - tax-exempt income from other obligations of states and political subdivisions.

### FORMULA

IF(uc:UBPRD659[P0] <> 0,PCTOFANN(uc:UBPRD392[P0],uc:UBPRD659[P0]), NULL)

## 16 Net Income

### 16.1 UBPRED013

#### DESCRIPTION

Net Income as a percent of Average Assets

#### NARRATIVE

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets.

#### FORMULA

IF(uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD659[P0]), NULL)

## 17 Avg Earning Assets to Avg Assets

### 17.1 UBPRED014

#### DESCRIPTION

Average Earning Assets as a percent of Average Assets

#### NARRATIVE

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, mortgage backed securities, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, plus a five period average of interest only strips (mortgage loans and Other) and equity securities divided by average assets.

#### FORMULA

PCTOF(uc:UBPRD362[P0],uc:UBPRD659[P0])

## 18 Avg Int-Bearing Funds to Avg Assets

### 18.1 UBPRED015

**DESCRIPTION**

Average Interest-Bearing Funds as a percent of Average Assets

**NARRATIVE**

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, other borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

**FORMULA**

PCTOF(uc:[UBPRD435](#)[P0],uc:[UBPRD659](#)[P0])

**19 Int Inc (TE) to Avg Earn Assets****19.1 UBPRED016****DESCRIPTION**

Interest Income (TE) as a percent of Average Earning Assets

**NARRATIVE**

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

**FORMULA**

PCTOFANN(uc:[UBPR4107](#)[P0],uc:[UBPRD362](#)[P0])

**20 Int Expense to Avg Earn Assets****20.1 UBPRED017****DESCRIPTION**

Interest Expense to Average Earning Assets

**NARRATIVE**

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

**FORMULA**

PCTOFANN(cc:RIAD4073[P0],uc:[UBPRD362](#)[P0])

**21 Net Int Inc-TE to Avg Earn Assets****21.1 UBPRED018****DESCRIPTION**

Net Interest Income (TE) as a percent of Average Earning Assets

**NARRATIVE**

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

## FORMULA

PCTOFANN(uc:[UBPR4074](#)[P0],uc:[UBPRD362](#)[P0])

## 22 Net Loss to Average Total LN&LS

### 22.1 UBPRED019

## DESCRIPTION

Net Loss as a percent of Average Total Loans and Leases

## NARRATIVE

Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.

## FORMULA

PCTOFANN(uc:[UBPR1795](#)[P0],uc:[UBPRE386](#)[P0])

## 23 Earnings Coverage of Net Losses (X)

### 23.1 UBPRED020

## DESCRIPTION

Earnings Coverage of Net Losses (X)

## NARRATIVE

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

## FORMULA

IF(uc:[UBPR1795](#)[P0] > 0,PCT(uc:[UBPRD468](#)[P0],uc:[UBPR1795](#)[P0]), NULL)

## 24 ACL on LN&LS HFI to LN&LS HFI

### 24.1 UBPRED022

## DESCRIPTION

ACL on LN&LS to LN&LS HFI

## NARRATIVE

Allowance for credit losses on loan and lease losses divided by total loans and lease-financing receivables held for investment. Available from March 31, 2001 forward.

## FORMULA

PCTOF(uc:[UBPR3123](#)[P0],uc:[UBPRB528](#)[P0])

## 25 ACL on LN&LS HFI to Net Losses (X)

## 25.1 UBPRE021

### DESCRIPTION

Allowance for Credit Losses on Loans and Leases to Net Loss (times)

### NARRATIVE

Allowance for credit losses on loans and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown in this caption.

### FORMULA

IF(uc:[UBPR1795](#)[P0] > 0,PCT(uc:[UBPR3123](#)[P0],uc:[UBPRD236](#)[P0]), NULL)

## 26 ACL on LN&LS HFI to Nonaccrual LN&LS (X)

### 26.1 UBPRE395

#### DESCRIPTION

Allowance for Credit losses on Loans and Leases to Nonaccrual LN&LS (X)

#### NARRATIVE

Allowance for credit losses on loans and lease losses divided by the aggregate amount of nonaccrual loans and leases.

#### FORMULA

PCT(uc:[UBPR3123](#)[P0],uc:[UBPRD669](#)[P0])

## 27 30-89 Days Past Due

### 27.1 UBPRE544

#### DESCRIPTION

Total LN&LS-30-89 DAYS Past Due %

#### NARRATIVE

Total loans and leases 30-89 days past due divided by total loans and leases.

#### FORMULA

PCTOF(uc:[UBPRD668](#)[P0],uc:[UBPRE131](#)[P0])

## 28 Total LN&LS-90+ Days PD & Nonaccrual

### 28.1 UBPR7414

#### DESCRIPTION

Noncurrent Loans and Leases to Gross Loans and Leases

#### NARRATIVE

The sum of loans and lease financing receivables past due at least 90 days, plus those in nonaccrual status, divided by gross loans and lease-financing receivables outstanding.



## FORMULA

PCTOF(uc:[UBPR1400](#)[P0],uc:[UBPRE131](#)[P0])

## 29 Non-Curr Lns+OREO to Lns+OREO

### 29.1 UBPRE549

## DESCRIPTION

Non-Curr LNS+OREO to LNS+OREO

## NARRATIVE

The sum of: loans and leases 90 days and over past due and still accruing, loans and leases on nonaccrual, and all other real estate owned (non-investment) divided by the sum of total loans and leases and all other real estate owned (non-investment).

## FORMULA

PCTOF(uc:[UBPRD261](#)[P0],uc:[UBPRD270](#)[P0])

## 30 Net Non Core Fund Dep New \$250M

### 30.1 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])

## 31 Net Loans & Leases to Assets

### 31.1 UBPRE024

## DESCRIPTION

Net Loans and Leases to Total Assets

## NARRATIVE

Loans and lease-financing receivables net of unearned income and the allowance for possible loan and lease financing receivable losses divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRE119](#)[P0],uc:[UBPR2170](#)[P0])

## 32 Net Loans & Leases to Deposits

### 32.1 UBPRE600

#### DESCRIPTION

Net Loans & Leases as a percent of Total Deposits

#### NARRATIVE

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

#### FORMULA

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

## 33 Leverage Ratio

### 33.1 UBPRD486

#### DESCRIPTION

Tier One Leverage Capital

#### NARRATIVE

Tier One Leverage Ratio from Call Report Schedule RC-R.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7204](#)[P0]\*100),null)

## 34 Total Capital Ratio

### 34.1 UBPRD488

#### DESCRIPTION

Total Risk-Based Capital to Risk-Weighted Assets

#### NARRATIVE

Total risk-based capital ratio from Call Report Schedule RC-R.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7205](#)[P0]\*100),null)

## 35 Cash Dividends to Net Income

### 35.1 UBPR7402

**DESCRIPTION**

Cash Dividends to Net Income

**NARRATIVE**

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

**FORMULA**

IF(cc:RIAD4340[P0] <> 0,PCTOF(uc:[UBPRE625](#)[P0],cc:RIAD4340[P0]), NULL)

**36 Non-Curr Lns+OREO to T1 Capital+ACL****36.1 UBPRNC98****DESCRIPTION**

Non-Current Loans and leases and all other real estate owned divided by Tier 1 Capital plus ACL

**NARRATIVE**

Non-Current Loans and leases and all other real estate owned divided by Tier 1 Capital plus allowance for credit losses on loans and leases

**FORMULA**

PCTOF(uc:[UBPRD261](#)[P0],uc:[UBPR3792](#)[P0])

**37 Total Assets****37.1 UBPR7316****DESCRIPTION**

Total Assets - annual change

**NARRATIVE**

The annual change in total assets. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**

PCTOF(uc:[UBPRD087](#)[P0],uc:[UBPRD088](#)[P0])

**38 Tier 1 Capital****38.1 UBPR7408****DESCRIPTION**

Tier One Capital 12-month growth rate

**NARRATIVE**

Tier One Capital 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

PCTOF(uc:[UBPRD347](#)[P0],uc:[UBPRD349](#)[P0])

## 39 Net Loans & Leases

### 39.1 UBPRED027

## DESCRIPTION

Net Loans and Leases 12-month growth rate

## NARRATIVE

Net Loans and Leases 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

PCTOF(uc:[UBPRD250](#)[P0],uc:[UBPRD251](#)[P0])

## 40 Short Term Investments

### 40.1 UBPRED028

## DESCRIPTION

Short Term Investments 12-month growth rate

## NARRATIVE

Short Term Investments 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. 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

PCTOF(uc:[UBPRD430](#)[P0],uc:[UBPRD431](#)[P0])

## 41 Short Term Non Core Funding

### 41.1 UBPRED029

## DESCRIPTION

Short Term Non Core Funding 12-month growth rate

## NARRATIVE

Short Term Non Core Funding 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than \$250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of \$250,000 and less with a remaining maturity of one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than \$100,000 with a remaining maturity of one year or less + brokered deposits issued in

denominations of \$100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

#### FORMULA

PCTOF(uc:[UBPRD545](#)[P0],uc:[UBPRD547](#)[P0])

## 42 Average Total Assets

### 42.1 UBPRD659

#### DESCRIPTION

Average Total Assets (\$000)

#### NARRATIVE

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

#### FORMULA

CAVG04X(#uc:[UBPRE878](#))

## 43 Net Income

### 43.1 UBPR4340

#### DESCRIPTION

Net Income

#### NARRATIVE

Net Income from Call Report Schedule RI.

#### FORMULA

cc:RIAD4340[P0]

## 44 Number of banks in Peer Group

### 44.1 UBPAE877

#### DESCRIPTION

NUMBER OF BANKS IN PEER GROUP

#### NARRATIVE

#### FORMULA

## 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))

### UBPR1227

#### DESCRIPTION

Lease Financing Receivables - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1227[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1227[P0], NULL))

### UBPR1228

#### DESCRIPTION

Lease Financing Receivables - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1228[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1228[P0], NULL))

### UBPR1255

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1255[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1255[P0], NULL))

### UBPR1256

#### DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1256[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1256[P0], NULL))

### UBPR1271

#### DESCRIPTION

Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 30-89 Days and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1271[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1271[P0], NULL))

**UBPR1272**

## DESCRIPTION

Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1272[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1272[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))

**UBPR1400**

## DESCRIPTION

Total Non-Current LN&LS

## NARRATIVE

The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual.

## FORMULA

uc:[UBPRD667](#)[P0] + uc:[UBPRD669](#)[P0]

**UBPR1583**

## DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1583[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1583[P0], NULL))

**UBPR1594**

## DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 30-89 Days and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1594[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1594[P0], NULL))

**UBPR1597**

## DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1597[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1597[P0], NULL))

**UBPR1607**

DESCRIPTION

Commercial and Industrial Loans - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1607[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1607[P0], NULL))

**UBPR1608**

DESCRIPTION

Commercial and Industrial Loans - Nonaccrual

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1608[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1608[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))

**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))



**UBPR1791**

## DESCRIPTION

Leasing Financing Receivables of Non-U.S. Addressees (Domicile) - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1791[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1791[P0], NULL))

**UBPR1795**

## DESCRIPTION

Net credit losses on loans and leases

## NARRATIVE

Gross loan and lease losses less gross loan and lease recoveries.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPR4635](#)[P0] - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:[UBPRD582](#)[P0]) - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[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))

**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]

**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))

**UBPR2769****DESCRIPTION**

Loans Secured by Real Estate (in Domestic Offices): Construction and Land Development, and Other Land Loans - Past Due 90 or More Days and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCON2769[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2769[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))

### **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))

### **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))

**UBPR3492****DESCRIPTION**

Loans Secured by Real Estate (In Domestic Offices): Construction and Land Development, and Other Land Loans - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3492[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3492[P0], NULL))

### UBPR3494

#### DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Farmland - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3494[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3494[P0], NULL))

### UBPR3495

#### DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Farmland - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3495[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3495[P0], NULL))

### UBPR3500

#### DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3500[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3500[P0], NULL))

### UBPR3501

#### DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3501[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3501[P0], NULL))

### UBPR3503

#### DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Nonfarm Nonresidential Properties - Past Due 90 Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON3503[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3503[P0], NULL))

### UBPR3504

#### DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Nonfarm Nonresidential Properties - Nonaccrual

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3504[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3504[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))

### UBPR3632

#### DESCRIPTION

Retained Earnings

#### NARRATIVE

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

#### FORMULA

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

### UBPR3792

#### DESCRIPTION

Tier 1 Capital plus Allowance adjusted for CECL phase-in capital double counting

#### NARRATIVE

Tier 1 Capital plus Allowance for Loan and Lease Losses or Allowance for Credit Losses (used as denominator in concentration calculations) adjusted for the amount of CECL phase in capital included in both Allowance and Tier 1 Capital. This is the denominator for concentration calculations and this double counting is to be removed per agency guidelines. This adjustment only impacts CECL banks phasing in the capital impact

#### FORMULA

uc:UBPR8274[P0] + uc:UBPR3123[P0] + if(existingof(cc:RCOAJJ29[P0],0) = 0,0,if(existingof(cc:RCFDMW53[P0],cc:RCONMW53[P0],-99) = -99,uc:UBPR3632[P0]-existingof(cc:RCOAKW00[P0],cc:RCFAKW00[P0],uc:UBPR3632[P0]),-existingof(cc:RCFDMW53[P0],cc:RCONMW53[P0])))

### UBPR4010

#### DESCRIPTION

Interest and Fees on Loans

#### NARRATIVE

Year-to-date interest and fee income on loans.

## FORMULA

cc:RIAD4010[P0]

**UBPR4074**

## DESCRIPTION

Net Interest Income (TE)

## NARRATIVE

Total interest income on a tax equivalent basis less total interest expense.

## FORMULA

uc:[UBPR4107](#)[P0] - cc:RIAD4073[P0]**UBPR4092**

## DESCRIPTION

Other Operating Expense

## NARRATIVE

From March 31, 2002 forward includes information from Call Report Schedule RI, Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters, Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD4092[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RIAD4531[P0] + cc:RIAD4092[P0],NULL))

**UBPR4107**

## DESCRIPTION

Total Interest Income (TE)

## NARRATIVE

Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.

## FORMULA

uc:[UBPR4010](#)[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:[UBPRD398](#)[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:[UBPRD405](#)[P0]

**UBPR4635**

## DESCRIPTION

Gross Loan Losses

## NARRATIVE

Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',cc:RIADC079[P0] + uc:[UBPRD582](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[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))

### UBPR5380

#### DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 30 through 89 Days and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5380[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5380[P0], NULL))

### UBPR5381

#### DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 Days and Still Accruing

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5381[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5381[P0], NULL))

### UBPR5382

#### DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: To Foreign Banks - Nonaccrual

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5382[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5382[P0], NULL))

### UBPR5389

#### DESCRIPTION

Loans to Foreign Governments and Official Institutions - Past Due 30 through 89 Days and Still Accruing

#### FORMULA



IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5389[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5389[P0], NULL))

## UBPR5390

### DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 or More Days and Still Accruing

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5390[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5390[P0], NULL))

## UBPR5391

### DESCRIPTION

Loans to Foreign Governments and Official Institutions - Nonaccrual

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5391[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5391[P0], NULL))

## UBPR5399

### DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties And Extended Under Lines of Credit - Past Due 90 Days or More and Still Accruing

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5399[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5399[P0], NULL))

## UBPR5400

### DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties and Extended Under Lines of Credit - Nonaccrual

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5400[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5400[P0], NULL))

## UBPR5401

### DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: All Other - Past Due 30 through 89 Days and Still Accruing

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RCONC236[P0] + cc:RCONC238[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2002-01-01',cc:RCON5401[P0], NULL))

## UBPR5403

### DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: All Other - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON5403[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5403[P0], NULL))

**UBPR5459**

## DESCRIPTION

All Other Loans - Past Due 30 through 89 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5459[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5459[P0], NULL))

**UBPR5460**

## DESCRIPTION

All Other Loans - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5460[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5460[P0], NULL))

**UBPR5461**

## DESCRIPTION

All Other Loans - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5461[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5461[P0], NULL))

**UBPR7204**

## DESCRIPTION

Tier 1 Leverage Capital Ratio

## NARRATIVE

Tier 1 Leverage Capital Ratio

## FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7204[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7204[P0], if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA7204[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA7204[P0], if(uc:[UBPRC752](#)[P0] = 31, cc:RCFD7204[P0], if(uc:[UBPRC752](#)[P0] = 41,cc:RCON7204[P0],NULL))))))

**UBPR7205**

## DESCRIPTION

Total Risk-Based Capital Ratio

## NARRATIVE

Total Risk-Based Capital Ratio

## FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7205[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7205[P0], if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA7205[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA7205[P0], if(uc:[UBPRC752](#)[P0] = 31, cc:RCFD7205[P0], if(uc:[UBPRC752](#)[P0] = 41,cc:RCON7205[P0],NULL))))))

## UBPR8274

### DESCRIPTION

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

### NARRATIVE

Tier 1 Capital Allowable Under the Risk-Based Capital Guidelines

### FORMULA

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

## 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

## 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))

## 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))

## 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))

**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))

**UBPRB575**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 30 through 89 Days and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB575[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB575[P0], NULL))

**UBPRB576**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB576[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB576[P0], NULL))

**UBPRB577**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB577[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB577[P0], NULL))

**UBPRB578**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 30 through 89 Days and Still Accruing

## FORMULA

ExistingOf(cc:RCFDB578[P0], cc:RCONB578[P0], cc:RCFDK213[P0], cc:RCONK213[P0], cc:RCFDK216[P0], cc:RCONK216[P0])

**UBPRB579**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk214[P0] + cc:RCFDK217[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK214[P0] + cc:RCONK217[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB579[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB579[P0], NULL))))

**UBPRB580**

## DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Nonaccrual

## FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk215[P0] + cc:RCFDK218[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK215[P0] + cc:RCONK218[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB580[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB580[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))

## UBPRC229

### DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens-Nonaccrual

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC229[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC229[P0], NULL))

## UBPRC230

### DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens-Nonaccrual

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC230[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC230[P0], NULL))

## UBPRC236

### DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 30 through 89 Days and Still Accruing

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC236[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC236[P0], NULL))

## UBPRC237

### DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 90 Days or More and Still Accruing

### FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC237[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC237[P0], NULL))

## UBPRC238

**DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 30 through 89 Days and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC238[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC238[P0], NULL))

**UBPRC239****DESCRIPTION**

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 90 Days or More and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC239[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC239[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]

**UBPRD087****DESCRIPTION**

Yearly Change in Total Assets, Used for Yearly Growth Rate Ratio

**FORMULA**

IF(uc:UBPRD088[P0] > 0,uc:UBPR2170[P0] - uc:UBPRD088[P0],NULL)



**UBPRD088**

## DESCRIPTION

Prior Year Total Assets, Used for Yearly Growth Rate Ratio

## FORMULA

uc:[UBPR2170](#)[-P1Y]

**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))

**UBPRD151**

## DESCRIPTION

Institution Loans Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPRD142](#))

**UBPRD203**

## DESCRIPTION

Institution Nonaccrual Real Estate Loans Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCONF176[P0] + uc:[UBPRF177](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPRF182](#)[P0] + uc:[UBPRF183](#)[P0] + Existingof(cc:RCFNB574[P0],0),IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RCONF176[P0] + uc:[UBPRF177](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPRF182](#)[P0] + uc:[UBPRF183](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0] + cc:RCFNB574[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPRC229](#)[P0] + uc:[UBPRC230](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPR5403](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0] + cc:RCFNB574[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3492](#)[P0] + uc:[UBPR3495](#)[P0] + uc:[UBPR5400](#)[P0] + uc:[UBPR5403](#)[P0] + uc:[UBPR3501](#)[P0] + uc:[UBPR3504](#)[P0],NULL))))))

**UBPRD236**

## DESCRIPTION

Institution Annualized Net Loans and Lease Financing Receivable Chargeoffs

## FORMULA

uc:[UBPR1795](#)[P0] \* ANN

## UBPRD245

### DESCRIPTION

Total Loans and Leases, Net of Unearned Income

### FORMULA

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

## UBPRD250

### DESCRIPTION

Yearly Change in Net Loans and Leases, Used for Yearly Growth Rate Ratio

### FORMULA

IF(ExistingOf(uc:[UBPR2170](#)[-P1Y],0) > 0,uc:[UBPRE119](#)[P0] - uc:[UBPRD251](#)[P0], NULL)

## UBPRD251

### DESCRIPTION

Prior Year Net Loans and Leases, Used for Yearly Growth Rate Ratio

### FORMULA

uc:[UBPRE119](#)[-P1Y]

## UBPRD261

### DESCRIPTION

Loans & Leases PD 90 Days and Over Plus Loans & Leases on Nonaccrual Plus Non-Investment ORE Owned

### FORMULA

uc:[UBPRD667](#)[P0] + uc:[UBPRD669](#)[P0] + uc:[UBPRD664](#)[P0]

## UBPRD270

### DESCRIPTION

Total Loans and Leases Plus Non-Investment Other Real Estate Owned

### FORMULA

uc:[UBPR2122](#)[P0] + uc:[UBPRD664](#)[P0]

## UBPRD272

### DESCRIPTION

Institution Lease Financing Receivable Calendar Year Average Amount

### FORMULA

CAVG04X(#uc:[UBPR3484](#))

**UBPRD293**

## DESCRIPTION

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

## FORMULA

**UBPRD309**

## DESCRIPTION

Institution Gross Security Gain or Loss on Investment Securities Amount

## FORMULA

cc:RIAD3521[P0] + cc:RIAD3196[P0]

**UBPRD337**

## DESCRIPTION

Institution Interest Bearing Balance Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPR3381](#))

**UBPRD347**

## DESCRIPTION

Yearly Change in Total Tier 1 Capital, Used for Yearly Growth Rate Ratio

## FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPRE644](#)[P0] - uc:[UBPRD349](#)[P0], NULL)

**UBPRD349**

## DESCRIPTION

Prior Year Total Tier 1 Capital, Used for Yearly Growth Rate Ratio

## FORMULA

uc:[UBPRE644](#)[-P1Y]

**UBPRD351**

## DESCRIPTION

Four Period Average of Time Deposits Greater Than \$100,000

## FORMULA

CAVG04X(#cc:RCONA514)

**UBPRD358**

## DESCRIPTION

## Institution Four Period Average Interest Bearing Foreign Deposits

## FORMULA

CAVG04X(#cc:RCFN3404)

**UBPRD362**

## DESCRIPTION

Institution Average Earning Assets Calendar Year Basis of Calendar Quarter Average Date

## FORMULA

$$\text{uc:UBPRD337}[P0] + \text{uc:UBPRD498}[P0] + \text{uc:UBPRD377}[P0] + \text{uc:UBPRD151}[P0] + \text{existingof}(\text{uc:UBPRD515}[P0], 0) + \text{uc:UBPRD272}[P0] + \text{uc:UBPRD505}[P0]$$
**UBPRD371**

## DESCRIPTION

Interest Expense Incurred to Carry Tax Exempt Securities, Loans and Leases

## FORMULA

Existingof(cc:RIAD4513[P0], 0) \* ANN

**UBPRD376**

## DESCRIPTION

Institution Federal Funds Purchased Calendar Quarter Average

## FORMULA

CAVG04X(#uc:UBPR3353)

**UBPRD377**

## DESCRIPTION

Institution Federal Fund Sold Calendar Quarter Average

## FORMULA

CAVG04X(#uc:UBPR3365)

**UBPRD392**

## DESCRIPTION

Net Income After Taxes for Banks Filing Subchapter S

## FORMULA

$$\text{IF}(\text{uc:UBPR9999}[P0] > '1997-01-01' \text{ AND } \text{uc:UBPRD425}[P0] = 1 \text{ AND } (\text{uc:UBPRD410}[P0] - \text{cc:RIAD4507}[P0] - \text{cc:RIAD4313}[P0]) > 0, (\text{cc:RIAD4340}[P0] + \text{cc:RIAD4302}[P0]) - ((\text{uc:UBPRD410}[P0] - \text{cc:RIAD4507}[P0] - \text{cc:RIAD4313}[P0]) * \text{uc:UBPRD463}[P0]), \text{cc:RIAD4340}[P0])$$
**UBPRD398**

## DESCRIPTION

Total Interest and Dividend Income on Securities

FORMULA

$cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]$

## UBPRD402

DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

FORMULA

$uc:UBPRD403[P0] * ANN$

## UBPRD403

DESCRIPTION

Absolute Value of Total Applicable Income Taxes

FORMULA

$IF(uc:UBPRD519[P0] = 0, uc:UBPRD519[P0], IF(uc:UBPRD519[P0] > 0, uc:UBPRD519[P0], IF(uc:UBPRD519[P0] < 0, (uc:UBPRD519[P0] * -1), NULL)))$

## UBPRD404

DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

FORMULA

$PCT(uc:UBPRD463[P0], (1 - uc:UBPRD463[P0]))$

## UBPRD405

DESCRIPTION

Tax Benefit De-Annualized

FORMULA

$IF(uc:UBPRD406[P0] > 0, PCT(uc:UBPRD406[P0], ANN), IF(uc:UBPRD406[P0] < 0, 0, IF(uc:UBPRD406[P0] = 0, 0, NULL)))$

## UBPRD406

DESCRIPTION

Total Tax Benefit

FORMULA

$IF(uc:UBPRD423[P0] = 0, 0, IF(uc:UBPRD412[P0] = 0, ((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]), IF(uc:UBPRD412[P0] > 0, ((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]), IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] = 0 AND uc:UBPRD409[P0] > 0, ((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]), IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] > 0 AND uc:UBPRD409[P0] > 0, ((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]), IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND (uc:UBPRD407[P0] > 0 AND uc:UBPRD407[P0] > uc:UBPRD423[P0]), ((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]), IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] =$

uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] < uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0,0, NULL)))))))))

## UBPRD407

### DESCRIPTION

Income Plus Tax Credits Available for Tax Equivalent Adjustment. Used Where Tax Exempt Income Exceeds Taxable Income

### FORMULA

uc:UBPRD409[P0] + uc:UBPRD408[P0]

## UBPRD408

### DESCRIPTION

Absolute Value of Total Taxes Annualized for Tax Equivalency Calculations and Grossed Up By Marginal Tax Rate. Gross Up Factor is Reciprocal

### FORMULA

uc:UBPRD402[P0] \* IF(uc:UBPR9999 > '2018-01-01', 4.762, 2.941)

## UBPRD409

### DESCRIPTION

Gross Taxable Income Annualized for Tax Equivalent Calculation

### FORMULA

uc:UBPRD410[P0] \* ANN

## UBPRD410

### DESCRIPTION

Gross Taxable Income

### FORMULA

cc:RIAD4301[P0] + existingof(cc:RIAD4513[P0],0)

## UBPRD412

### DESCRIPTION

Net Taxable Income (Year-to-Reporting-Date) Used For Tax Equivalent Calculation Annualized

### FORMULA

uc:UBPRD413[P0] \* ANN

## UBPRD413

### DESCRIPTION

Net Taxable Income (Year-to-Date) Used For Tax Equivalent Calculations

**FORMULA**

uc:[UBPRD410](#)[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

**UBPRD423****DESCRIPTION**

Tax Exempt Securities and Loan and Lease Income Annualized For Tax Equivalent Calculation

**FORMULA**

(cc:RIAD4507[P0] + cc:RIAD4313[P0]) \* ANN

**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:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:[UBPRC752](#)[-P3Q],41) = 41 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:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:[UBPRC752](#)[-P4Q],41) = 41 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))))))

**UBPRD425****DESCRIPTION**

Subchapter S Election in Effect for Federal Income Tax Purposes for the Current Tax Year Indicator.

## FORMULA

cc:RIADA530[P0]

**UBPRD429**

## DESCRIPTION

Total Investment Securities Calendar Quarter Average

## FORMULA

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

**UBPRD430**

## DESCRIPTION

Yearly Change in Temporary Investments, Used for Yearly Growth Rate Ratio

## FORMULA

IF(uc:UBPRD088[P0] &gt; 0,uc:UBPRE582[P0] - uc:UBPRD431[P0],NULL)

**UBPRD431**

## DESCRIPTION

Prior Year in Temporary Investments, Used for Yearly Growth Rate Ratio

## FORMULA

uc:UBPRE582[-P1Y]

**UBPRD433**

## DESCRIPTION

Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount

## FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRHR57[P0] + uc:UBPRHR58[P0] + uc:UBPRD473[P0], IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD512[P0] + uc:UBPRHR57[P0] + uc:UBPRHR58[P0] + uc:UBPRD473[P0] + Existingof(uc:UBPRD358[P0],0), IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0] + uc:UBPRD358[P0],NULL))))

**UBPRD435**

## DESCRIPTION

Institution Total Interest Bearing Liabilities Calendar Quarter Average

## FORMULA

uc:UBPRD433[P0] + uc:UBPRD376[P0] + existingof(uc:UBPRD440[P0],0) + uc:UBPRD506[P0]

**UBPRD436**



**DESCRIPTION**

Other Borrowed Money With Remaining Maturity of One year or Less

**FORMULA**

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

**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)))

**UBPRD440****DESCRIPTION**

Institution Other Liabilities for Borrowed Money Calendar Year Average Amount

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31, uc:[UBPRD441](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01'  
AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '2001', '2002', '0003'), uc:[UBPRD441](#)[P0], IF(uc:[UBPR9999](#)[P0]  
> '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '0001', '0002'), uc:[UBPRD442](#)[P0], NULL)))

**UBPRD441****DESCRIPTION**

Four Period Average of Liabilities for Other Borrowed Money Calendar Quarter Average Amount

**FORMULA**

CAVG04X(#uc:[UBPRD439](#))

**UBPRD442****DESCRIPTION**

Institution Five Period Average Total Other Borrowed Money Calendar Quarter Average Amount

**FORMULA**

CAVG05X(#uc:[UBPRD439](#))

**UBPRD463****DESCRIPTION**

Institution Marginal Tax Rate

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2018-01-01' AND uc:[UBPRD410](#)[P0] > 0, .21, IF((uc:[UBPRD410](#)[P0] \* ANN) > 0 AND  
(uc:[UBPRD410](#)[P0] \* ANN) <= 50, .15, IF((uc:[UBPRD410](#)[P0] \* ANN) > 50 AND (uc:[UBPRD410](#)[P0] \* ANN) <=

75,.25,IF((uc:UBPRD410[P0] \* ANN) > 75 AND (uc:UBPRD410[P0] \* ANN) < = 10000,.34,IF((uc:UBPRD410[P0] \* ANN) > 10000,.35, 0))))))

## UBPRD468

### DESCRIPTION

Institution Calendar Year Net Operating Income

### FORMULA

cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]

## UBPRD473

### DESCRIPTION

Four Period Average of Other Nontransactional Savings Deposits

### FORMULA

CAVG04X(#cc:RCONB563)

## UBPRD474

### DESCRIPTION

Four Period Average of Other Nontransactional Time Deposits

### FORMULA

CAVG04X(#cc:RCONA529)

## UBPRD480

### DESCRIPTION

Other Borrowed Money With Remaining Maturity of One Year or Less

### FORMULA

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

## UBPRD483

### DESCRIPTION

Provision for Credit Losses on Loan and Lease Financing Receivables (LN&LS) Plus Provision for Allocated Transfer Risk Reserve.

### NARRATIVE

Provision for credit losses on loan and lease financing receivables (LN&LS) plus provision for allocated transfer risk reserve.

### FORMULA

cc:RIAD4230[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))

**UBPRD498**

## DESCRIPTION

Institution Total Investment Securities Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPRD429](#))

**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]

**UBPRD505**

## DESCRIPTION

Institution Calendar Year Average Interest Only and Equity Security Strips Amount

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',CAVG05X(#uc:[UBPRD503](#)),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2002-01-01',CAVG04X(#uc:[UBPRD503](#)), NULL))

**UBPRD506**

## DESCRIPTION

Institution Subordinated Debt by Total Assets Calendar Year Average Ratio

## FORMULA

CAVG05X(#uc:[UBPR3200](#))

**UBPRD512**

## DESCRIPTION

Four Period Average of Interest Bearing Transaction Accounts

## FORMULA

CAVG04X(#cc:RCON3485)

**UBPRD514**

## DESCRIPTION

Institution Trading Account Assets Calendar Quarter Average Amount

## FORMULA

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

**UBPRD515**

## DESCRIPTION

Institution Trading Account Assets Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPRD514](#))

**UBPRD519**

## DESCRIPTION

Institution Total Applicable Income Taxes

## FORMULA

cc:RIAD4302[P0]

**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)

**UBPRD545**

## DESCRIPTION

Yearly Change in Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

## FORMULA

IF(uc:[UBPRD088](#)[P0] > 0,uc:[UBPRE584](#)[P0] - uc:[UBPRD547](#)[P0],NULL)

**UBPRD547**

## DESCRIPTION

Prior Year Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

## FORMULA

uc:[UBPRE584](#)[-P1Y]

**UBPRD580**

**DESCRIPTION**

Investment Securities Over one Year Amount

**FORMULA**

uc:[UBPRD588](#)[P0] - uc:[UBPRA248](#)[P0]

**UBPRD582****DESCRIPTION**

Memo: Loans HFS Write-down

**NARRATIVE**

Writedown arising from transfer of loans to a held for sale status as reported on Call Report Schedule RI-B, Section b.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

**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)

**UBPRD659****DESCRIPTION**

Average Total Assets (\$000)

**NARRATIVE**

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

#### FORMULA

CAVG04X(#uc:[UBPRE878](#))

### UBPRD663

#### DESCRIPTION

Institution Total Deposits Amount

#### FORMULA

uc:[UBPR2200](#)[P0]

### UBPRD664

#### DESCRIPTION

Non-Investment ORE Owned

#### FORMULA

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

### UBPRD667

#### DESCRIPTION

90 Days and Over Past Due

#### NARRATIVE

Loans and leases past due over 90 days and still accruing.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRF174](#)[P0] + cc:RCONF175[P0] + uc:[UBPR3494](#)[P0] + uc:[UBPR5399](#)[P0] + uc:[UBPRC237](#)[P0] + uc:[UBPRC239](#)[P0] + uc:[UBPR3500](#)[P0] + uc:[UBPRF180](#)[P0] + cc:RCONF181[P0] + Existingof(cc:RCFNB573[P0],0) + uc:[UBPR1597](#)[P0] + uc:[UBPRB576](#)[P0] + uc:[UBPRB579](#)[P0] + cc:RCFD5378[P0] + uc:[UBPR5381](#)[P0] + cc:RCFD1252[P0] + uc:[UBPR1255](#)[P0] + uc:[UBPR5390](#)[P0] + uc:[UBPR5460](#)[P0] + uc:[UBPRF167](#)[P0] + cc:RCFDF170[P0],IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPRF174](#)[P0] + cc:RCONF175[P0] + uc:[UBPR3494](#)[P0] + uc:[UBPR5399](#)[P0] + uc:[UBPRC237](#)[P0] + uc:[UBPRC239](#)[P0] + uc:[UBPR3500](#)[P0] + uc:[UBPRF180](#)[P0] + cc:RCONF181[P0] + cc:RCONB835[P0] + uc:[UBPRB576](#)[P0] + uc:[UBPRB579](#)[P0] + ExistingOf(uc:[UBPR5390](#)[P0], '0') + uc:[UBPR5460](#)[P0] + uc:[UBPR1227](#)[P0] + uc:[UBPR1607](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2007-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR2769](#)[P0] + uc:[UBPR3494](#)[P0] + uc:[UBPR5399](#)[P0] + uc:[UBPRC237](#)[P0] + uc:[UBPRC239](#)[P0] + uc:[UBPR3500](#)[P0] + uc:[UBPR3503](#)[P0] + cc:RCFNB573[P0] + uc:[UBPR1597](#)[P0] + uc:[UBPRB576](#)[P0] + uc:[UBPRB579](#)[P0] + cc:RCFD5378[P0] + uc:[UBPR5381](#)[P0] + cc:RCFD1252[P0] + uc:[UBPR1255](#)[P0] + uc:[UBPR5390](#)[P0] + uc:[UBPR5460](#)[P0] + uc:[UBPRF167](#)[P0] + cc:RCFDF170[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR2769](#)[P0] + uc:[UBPR3494](#)[P0] + uc:[UBPR5399](#)[P0] + uc:[UBPRC237](#)[P0] + uc:[UBPRC239](#)[P0] + uc:[UBPR3500](#)[P0] + uc:[UBPR3503](#)[P0] + cc:RCONB835[P0] + uc:[UBPRB576](#)[P0] + uc:[UBPRB579](#)[P0] + uc:[UBPR5390](#)[P0] + uc:[UBPR5460](#)[P0] + uc:[UBPR1227](#)[P0] + uc:[UBPR1607](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2002-01-01' AND uc:[UBPR9999](#)[P0] < '2007-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPR2769](#)[P0] + uc:[UBPR3494](#)[P0] + uc:[UBPR5399](#)[P0] + uc:[UBPRC237](#)[P0] + uc:[UBPRC239](#)[P0] + uc:[UBPR3500](#)[P0] + uc:[UBPR3503](#)[P0] + cc:RCFNB573[P0]

+ uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + cc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + cc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],NULL))))))

## UBPRD668

### DESCRIPTION

LN&LS 30-89 Days Past Due

### NARRATIVE

Loans and leases past due 30 through 80 days and still accruing interest.

### FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONF172[P0] + cc:RCONF173[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCONF178[P0] + cc:RCONF179[P0] + Existingof(cc:RCFNB572[P0],0) + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF172[P0] + cc:RCONF173[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCONF178[P0] + cc:RCONF179[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + ExistingOf(uc:UBPR5389[P0], '0') + cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + uc:UBPR5389[P0] + cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + uc:UBPR5389[P0] + cc:RCON1226[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],NULL))))))

## UBPRD669

**DESCRIPTION**

Total Nonaccrual LN&LS

**NARRATIVE**

Loans and leases on which interest is no longer being accrued.

**FORMULA**

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + uc:UBPRF168[P0] + cc:RCFDF171[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD203[P0] + uc:UBPR1228[P0] + uc:UBPR1608[P0] + cc:RCONB836[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5461[P0] + ExistingOf(uc:UBPR5391[P0], '0'),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + cc:RCFD1259[P0] + uc:UBPR1791[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],NULL)))

**UBPRE036****DESCRIPTION**

Adjusted Operating Income (TE)

**NARRATIVE**

Net interest income plus noninterest income.

**FORMULA**

uc:UBPR4074[P0] + cc:RIAD4079[P0]

**UBPRE037****DESCRIPTION**

Non-interest Expense

**NARRATIVE**

Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

**FORMULA**

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0] + cc:RIADC216[P0] + cc:RIADC232[P0],IF(uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0], NULL))

**UBPRE038****DESCRIPTION**

Pretax Operating Income (TE)

**NARRATIVE**

The sum of year-to-date total tax equivalent interest income plus non-interest income less interest expense, non-interest expense, provision for possible loan and lease financing

**FORMULA**

cc:RIAD4301[P0] - uc:UBPRD309[P0] - ExistingOf(cc:RIADHT70[P0], '0') + uc:UBPRD405[P0]



**UBPRE039**

## DESCRIPTION

Pretax Net Operating Income (TE)

## NARRATIVE

The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

## FORMULA

cc:RIAD4301[P0] + uc:[UBPRD405](#)[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]

**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]

**UBPRE386**

**DESCRIPTION**

Average Total Loans &amp; Leases

**NARRATIVE**

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.

**FORMULA**

uc:[UBPRD151](#)[P0] + uc:[UBPRD272](#)[P0]

**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]

**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))))))

**UBPRE625**

**DESCRIPTION**

Cash Dividends Declared

**NARRATIVE**

All cash dividends declared on common and preferred stock year to date.

**FORMULA**

cc:RIAD4460[P0] + cc:RIAD4470[P0]

**UBPRE644****DESCRIPTION**

Net Tier One Capital

**NARRATIVE**

Tier one capital from Call Report Schedule RC-R.

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR8274[P0],null)

**UBPRE878****DESCRIPTION**

Average Assets During Quarter

**NARRATIVE**

Average assets for one quarter from Call Report Schedule RC-K.

**FORMULA**

IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))

**UBPRF166****DESCRIPTION**

Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 30-89 Days

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF166[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF166[P0], NULL))

**UBPRF167****DESCRIPTION**

Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 90 or More Days and Still Accruing

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF167[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF167[P0], NULL))

**UBPRF168**

## DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCFDF168[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF168[P0], NULL))

**UBPRF174**

## DESCRIPTION

1-4 Family Residential Construction Loans, Past Due 90 or More Days and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF174[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF174[P0], NULL))

**UBPRF177**

## DESCRIPTION

Other Construction Loans and All Land Development and Other Land Loans, Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF177[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF177[P0], NULL))

**UBPRF180**

## DESCRIPTION

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; 90 or More Days Past Due and Still Accruing

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF180[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF180[P0], NULL))

**UBPRF182**

## DESCRIPTION

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF182[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2007-03-31',cc:RCONF182[P0], NULL))

**UBPRF183**

## DESCRIPTION

Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual

## FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF183[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF183[P0], 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')))))))

## UBPRHR57

### DESCRIPTION

Four Period Average of Time Deposits of more than \$250,000

### FORMULA

CAVG04X(#cc:RCONHK17)

## UBPRHR58

### DESCRIPTION

Four Period Average of Time Deposits \$250,000 or less

### FORMULA

CAVG04X(#cc:RCONHK16)

## 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))

## 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]

## UBPRKW06

### DESCRIPTION

Provision for credit losses on all other assets

### FORMULA

IF(uc:UBPR9999[P0] > '2019-01-01', cc:RIADJH90[P0] + cc:RIADJH96[P0] + cc:RIADJJ02[P0] + (cc:RIADJJ33[P0] - cc:RIAD4230[P0] - cc:RIADJH90[P0] - cc:RIADJH96[P0] - cc:RIADJJ02[P0]), NULL)

## UBPRPG64

### DESCRIPTION

Pre Provision Net Revenue YTD \$ (TE)

### NARRATIVE

Pre Provision Net Revenue YTD \$ (TE)

### FORMULA

uc:UBPRE036[P0] - uc:UBPRE037[P0]