

## Interest Rate Risk Analysis--Page 9

### 1 Int Inc/AEA (1-Qtr-Ann)

#### 1.1 UBPRED678

##### DESCRIPTION

Int Inc (TE) to Avg Earn Assets - One Qtr Ann

##### NARRATIVE

One quarter annualized interest income (tax equivalent) divided by average earning assets. Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that 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:[UBPRD418](#)[P0],uc:[UBPRD333](#)[P0])

### 2 YoY Change

#### 2.1 UBPRPY20

##### DESCRIPTION

Interest Income (TE) / AEA YoY Change

##### NARRATIVE

The change in the one quarter annualized interest income (tax equivalent) to average earning assets ratio from the prior year's one quarter annualized interest income (tax equivalent) to average earning assets ratio.

##### FORMULA

(uc:[UBPRE678](#)[P0]-uc:[UBPRE678](#)[-P1Y])

### 3 QoQ Change

#### 3.1 UBPRPY21

##### DESCRIPTION

Interest Income (TE) / AEA QoQ Change

##### NARRATIVE

The change in the one quarter annualized interest income (tax equivalent) to average earning assets ratio from the prior quarter's one quarter annualized interest income (tax equivalent) to average earning assets ratio.

##### FORMULA

(uc:[UBPRE678](#)[P0]- uc:[UBPRE678](#)[-P1Q])

## 4 Int Exp/AEA (1-Qtr- Ann)

### 4.1 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])

## 5 YoY Change

### 5.1 UBPRPY22

#### DESCRIPTION

Interest Expense / AEA YoY Change

#### NARRATIVE

The change in the one quarter annualized interest expense to average earning assets ratio from the prior year's one quarter annualized interest expense to average earning assets ratio.

#### FORMULA

(uc:[UBPRE679](#)[P0]-uc:[UBPRE679](#)[-P1Y])

## 6 QoQ Change

### 6.1 UBPRPY23

#### DESCRIPTION

Interest Expense / AEA QoQ Change

#### NARRATIVE

The change in the one quarter annualized interest expense to average earning assets ratio from the prior quarter's one quarter annualized interest expense to average earning assets ratio.

#### FORMULA

(uc:[UBPRE679](#)[P0]-uc:[UBPRE679](#)[-P1Q])

## 7 Net Interest Margin (1-Qtr-Ann)

### 7.1 UBPRE680

#### DESCRIPTION

Net Int Inc-TE to Avg Earn Assets - One Qtr Ann

#### NARRATIVE

One quarter annualized net interest income (tax equivalent) divided by average earning assets. 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. 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:[UBPRD420](#)[P0],uc:[UBPRD333](#)[P0])

## 8 YoY Change

### 8.1 UBPRPY24

#### DESCRIPTION

NIM (TE) YoY Change

#### NARRATIVE

The change in the one quarter annualized net interest income (tax equivalent) to average earning assets ratio from the prior year's one quarter annualized net interest income (tax equivalent) to average earning assets ratio.

#### FORMULA

(uc:[UBPRE680](#)[P0]-uc:[UBPRE680](#)[-P1Y])

## 9 QoQ Change

### 9.1 UBPRPY25

#### DESCRIPTION

NIM (TE) QoQ Change

#### NARRATIVE

The change in the one quarter annualized net interest income (tax equivalent) to average earning assets ratio from the prior quarter's one quarter annualized net interest income (tax equivalent) to average earning assets ratio.

#### FORMULA

(uc:[UBPRE680](#)[P0]-uc:[UBPRE680](#)[-P1Q])

## 10 Securities (Up to 1 Year)

### 10.1 UBPRPY54

#### DESCRIPTION

Short-Term Securities % of Assets (up to 1 year)

#### NARRATIVE

Securities issued by the U.S. Treasury, U.S. Government agencies, states and political subdivisions in the U.S., other non-mortgage debt securities, and mortgage pass-through securities with a remaining maturity or repricing frequency of one year or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY26](#)[P0] , uc:[UBPR2170](#)[P0])

## 11 Loans (Up to 1 Year)

### 11.1 UBPRPY55

#### DESCRIPTION

Short-Term Loans % of Assets (up to 1 year)

#### NARRATIVE

All loans and leases with a remaining maturity or repricing frequency of one year or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY27](#)[P0] , uc:[UBPR2170](#)[P0])

## 12 IBB, FFS, and Reverse Repo

### 12.1 UBPRPY56

#### DESCRIPTION

IBB, FFS, and Reverse Repo % of Assets

#### NARRATIVE

Interest-bearing balances, Federal funds sold, and securities purchased under agreement to resell divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY28](#)[P0] , uc:[UBPR2170](#)[P0])

## 13 Short-Term Assets to Total Assets

### 13.1 UBPRPY57

#### DESCRIPTION

Short-Term Assets to Total Assets

#### NARRATIVE

Short-term assets defined as securities and loans with a remaining maturity or repricing frequency of one year or less, interest-bearing balances, Federal funds sold, and securities purchased under agreement to resell divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY29](#)[P0] , uc:[UBPR2170](#)[P0])

## 14 Securities (>1-5 Yrs)

### 14.1 UBPRPY58

#### DESCRIPTION

Medium-Term Securities % of Assets (1-5 Years)

#### NARRATIVE

Securities issued by the U.S. Treasury, U.S. Government agencies, states and political subdivisions in the U.S., other non-mortgage debt securities, and mortgage pass-through securities with a remaining maturity or repricing frequency of over one year through five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY30](#)[P0] , uc:[UBPR2170](#)[P0])

## 15 Loans (>1-5 Yrs)

### 15.1 UBPRPY59

#### DESCRIPTION

Medium-Term Loans % of Assets (1-5 Years)

#### NARRATIVE

All loans and leases with a remaining maturity or repricing frequency of over one year through five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY31](#)[P0] , uc:[UBPR2170](#)[P0])

## 16 CMO, REMIC, Strip MBS < 3 Yrs

### 16.1 UBPRPY60

#### DESCRIPTION

CMOs, REMICs, Stripped MBS < 3 Years % of Assets

#### NARRATIVE

Other mortgage-backed securities (including CMOs, REMICs, and stripped MBS; excluding mortgage pass-through securities) with an expected average life of three years or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY32](#)[P0] , uc:[UBPR2170](#)[P0])

## 17 Med-Term Assets to Total Assets

### 17.1 UBPRPY61

#### DESCRIPTION

Medium-Term Assets to Total Assets

#### NARRATIVE

Medium-term assets defined as securities and loans with a remaining maturity or repricing frequency of over one year through five years and other mortgage-backed securities (including CMOs, REMICs, and stripped MBS) with an expected average life of three years or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY33](#)[P0] , uc:[UBPR2170](#)[P0])

## 18 Securities (> 5 Yrs)

### 18.1 UBPRPY62

#### DESCRIPTION

Long-Term Securities % of Assets (> 5 Years)

#### NARRATIVE

Securities issued by the U.S. Treasury, U.S. Government agencies, states and political subdivisions in the U.S., other non-mortgage debt securities, and mortgage pass-through securities with a remaining maturity or repricing frequency of over five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY34](#)[P0] , uc:[UBPR2170](#)[P0])

## 19 Loans (> 5 Yrs)

### 19.1 UBPRPY63

#### DESCRIPTION

Long-Term Loans % of Assets (> 5 Years)

#### NARRATIVE

All loans and leases with a remaining maturity or repricing frequency of over five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY35](#)[P0] , uc:[UBPR2170](#)[P0])

## 20 CMO, REMIC, Strip MBS > 3 Yrs

### 20.1 UBPRPY64

#### DESCRIPTION

CMOs, REMICs, Stripped MBS > 3 Years % of Assets

**NARRATIVE**

Other mortgage-backed securities (including CMOs, REMICs, and stripped MBS) with an expected average life of over three years divided by total assets.

**FORMULA**

PCTOF(uc:[UBPRPY36](#)[P0] , uc:[UBPR2170](#)[P0])

## 21 Long-Term Assets to Total Assets

### 21.1 UBPRPY65

**DESCRIPTION**

Long-Term Assets to Total Assets

**NARRATIVE**

Long-term assets defined as securities and loans with a remaining maturity or repricing frequency of over five years and other mortgage-backed securities (including CMOs, REMICs, and stripped MBS; excluding mortgage pass-through securities) with an expected average life of over three years divided by total assets.

**FORMULA**

PCTOF(uc:[UBPRPY37](#)[P0] , uc:[UBPR2170](#)[P0])

## 22 Non-maturity Deposits

### 22.1 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])

## 23 Time Deposits (Up to 1 Year)

### 23.1 UBPRPY67

**DESCRIPTION**

Time Deposits % Total Assets (up to 1 Year)

**NARRATIVE**

Time deposits with a remaining maturity or next repricing date of one year or less divided by total assets.

**FORMULA**

PCTOF(uc:[UBPRPY39](#)[P0] , uc:[UBPR2170](#)[P0])

## 24 Borrowings (Up to 1 Year)

### 24.1 UBPRPY68

#### DESCRIPTION

Borrowings % Total Assets (Up to 1 Year)

#### NARRATIVE

Federal Home Loan Bank advances and other borrowings with a remaining maturity or next repricing date of one year or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY40](#)[P0] , uc:[UBPR2170](#)[P0])

## 25 FFP/Repos

### 25.1 UBPRPY69

#### DESCRIPTION

FFP/Repos % Total Assets

#### NARRATIVE

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

#### FORMULA

PCTOF(uc:[UBPRPY41](#)[P0] , uc:[UBPR2170](#)[P0])

## 26 Sub Notes&Debentures (Up to 1 Yr)

### 26.1 UBPRPY70

#### DESCRIPTION

Sub Notes & Debentures % of Assets (up to 1 Year)

#### NARRATIVE

Subordinated notes and debentures with a remaining maturity of one year or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY42](#)[P0] , uc:[UBPR2170](#)[P0])

## 27 Short-Term Liabilities to Total Assets

### 27.1 UBPRPY71

#### DESCRIPTION

Short-Term Liabilities to Total Assets

#### NARRATIVE



Short-term liabilities defined as non-maturity deposits; time deposits, Federal Home Loan Bank advances, and other borrowings with a remaining maturity or next repricing date of one year or less; Federal funds purchased and securities sold under agreements to repurchase; and subordinated notes and debentures with a remaining maturity of one year or less divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY43](#)[P0] , uc:[UBPR2170](#)[P0])

## 28 Time Deposits (> 1 Yr)

### 28.1 UBPRPY72

#### DESCRIPTION

Time Deposits % Total Assets (Over 1 Year)

#### NARRATIVE

Time deposits with a remaining maturity or next repricing date of over one year divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY44](#)[P0] , uc:[UBPR2170](#)[P0])

## 29 Borrowings (>1-5 Yrs)

### 29.1 UBPRPY73

#### DESCRIPTION

Borrowings % Total Assets (1 to 5 years)

#### NARRATIVE

Federal Home Loan Bank advances and other borrowings with a remaining maturity or next repricing date of over one year through five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY45](#)[P0] , uc:[UBPR2170](#)[P0])

## 30 Sub Notes & Debentures (>1-5 Yrs)

### 30.1 UBPRPY74

#### DESCRIPTION

Sub Notes & Debentures % of Assets (1-5 Years)

#### NARRATIVE

Subordinated notes and debentures with a remaining maturity of over one year through five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY46](#)[P0] , uc:[UBPR2170](#)[P0])

## 31 Med-Term Liabilities to Total Assets

### 31.1 UBPRPY75

#### DESCRIPTION

Medium-Term Liabilities to Total Assets

#### NARRATIVE

Medium term liabilities defined as time deposits with a remaining maturity or next repricing date of over one year, Federal Home Loan Bank advances, other borrowings, and subordinated notes and debentures with a remaining maturity or next repricing date of over one year through five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY47](#)[P0] , uc:[UBPR2170](#)[P0])

## 32 Borrowings (> 5 Yrs)

### 32.1 UBPRPY76

#### DESCRIPTION

Borrowings % Total Assets (> 5 Years)

#### NARRATIVE

Federal Home Loan Bank advances and other borrowings with a remaining maturity or next repricing date of over five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY48](#)[P0] , uc:[UBPR2170](#)[P0])

## 33 Sub Notes & Debentures (> 5 Yrs)

### 33.1 UBPRPY77

#### DESCRIPTION

Sub Notes & Debentures % of Assets (> 5 years)

#### NARRATIVE

Subordinated notes and debentures with a remaining maturity of over five years divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRPY49](#)[P0] , uc:[UBPR2170](#)[P0])

## 34 Long-Term Liabilities to Total Assets

### 34.1 UBPRPY78

#### DESCRIPTION

Long-Term Liabilities to Total Assets

**NARRATIVE**

Long-term liabilities defined as Federal Home Loan Bank advances and other borrowings with a remaining maturity or next repricing date of over five years and subordinated notes and debentures with a remaining maturity over five years divided by total assets.

**FORMULA**

PCTOF(uc:[UBPRPY50](#)[P0] , uc:[UBPR2170](#)[P0])

**35 Net Short-Term Position (Up to 1 Yr)****35.1 UBPRPY79****DESCRIPTION**

Net Short-Term Position % of Assets (< 1 Yr)

**NARRATIVE**

Short-term assets less short-term liabilities divided by total assets (< 1 Year).

**FORMULA**

PCTOF(uc:[UBPRPY51](#)[P0] , uc:[UBPR2170](#)[P0])

**36 Net Med-Term Position (>1-5 Yrs)****36.1 UBPRPY80****DESCRIPTION**

Net Medium-Term Position % of Assets (1 - 5 yrs)

**NARRATIVE**

Medium-term assets less medium-term liabilities divided by total assets (1 - 5 yrs).

**FORMULA**

PCTOF(uc:[UBPRPY52](#)[P0] , uc:[UBPR2170](#)[P0])

**37 Net Long-Term Position (> 5 Yrs)****37.1 UBPRPY81****DESCRIPTION**

Net Long-Term Position % of Assets (> 5 yrs)

**NARRATIVE**

Long-term assets less long-term liabilities divided by total assets (> 5 yrs).

**FORMULA**

PCTOF(uc:[UBPRPY53](#)[P0] , uc:[UBPR2170](#)[P0])

## Referenced Concepts

### UBPR0071

#### DESCRIPTION

Interest-Bearing Bank Balances

#### NARRATIVE

Interest-bearing balances due from depository institutions.

#### FORMULA

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

### 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))

### 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))

### 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))

### 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))

**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))

**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))

**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]

**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]

**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)

**UBPR9999**

## DESCRIPTION

Reporting Date (CC,YR,MO,DA)

## FORMULA

Context.Period.EndDate

## 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))

## UBPRA549

### DESCRIPTION

Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Three Months or Less

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA549[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA549[P0], NULL))

## UBPRA550

### DESCRIPTION

Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of 3-12 Months

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA550[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA550[P0], NULL))

## UBPRA551

### DESCRIPTION

Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over One Year through Three Years.

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA551[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA551[P0], NULL))

## UBPRA552

**DESCRIPTION**

Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Three Years through Five Years

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA552[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA552[P0], NULL))

**UBPRA553****DESCRIPTION**

Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of 5-15 Years

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA553[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA553[P0], NULL))

**UBPRA554****DESCRIPTION**

Securities Issued by the U.S. Treasury, U.S. Government Agencies, and States and Political Subdivisions in the U.S.; Other Non-Mortgage Debt Securities; and Mortgage Pass-Through Securities Other Than Those Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 15 Years

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA554[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA554[P0], NULL))

**UBPRA555****DESCRIPTION**

Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Three Months or Less

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA555[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA555[P0], NULL))

**UBPRA556****DESCRIPTION**

Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 3-12 Months

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA556[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA556[P0], NULL))

**UBPRA557****DESCRIPTION**



Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 1-3 Years

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA557[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA557[P0], NULL))

### UBPRA558

#### DESCRIPTION

Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over Three Years through Five Years

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA558[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA558[P0], NULL))

### UBPRA559

#### DESCRIPTION

Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 5-15 Years

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA559[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA559[P0], NULL))

### UBPRA560

#### DESCRIPTION

Mortgage Pass-Through Securities Backed by Closed-End First Lien 1-4 Family Residential Mortgages with a Remaining Maturity or Next Repricing Date of Over 15 Years

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA560[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA560[P0], NULL))

### UBPRA561

#### DESCRIPTION

Other Mortgage-Backed Securities (Include CMOs, REMICs, and Stripped MBS) with an Expected Average Life of Three Years or Less

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA561[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA561[P0], NULL))

### UBPRA562

#### DESCRIPTION

Other Mortgage-Backed Securities (Include CMOs, REMICs, and Stripped MBS) with an Expected Average Life of Over Three Years

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA562[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA562[P0], NULL))

**UBPRA564**

## DESCRIPTION

Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Three Months or Less

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONA564[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA564[P0], NULL))

**UBPRA565**

## DESCRIPTION

Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 3-12 Months

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONA565[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA565[P0], NULL))

**UBPRA566**

## DESCRIPTION

Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over One Year Through Three Years

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONA566[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA566[P0], NULL))

**UBPRA567**

## DESCRIPTION

Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over Three Years Through Five Years

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONA567[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA567[P0], NULL))

**UBPRA568**

## DESCRIPTION

Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 5-15 Years

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONA568[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA568[P0], NULL))

**UBPRA569**

## DESCRIPTION

Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 15 Years

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCONA569[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA569[P0], NULL))

**UBPRA570**

## DESCRIPTION

All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Three Months or Less

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA570[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA570[P0], NULL))

**UBPRA571**

## DESCRIPTION

All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 3-12 Months

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA571[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA571[P0], NULL))

**UBPRA572**

## DESCRIPTION

All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over One Year through Three Years

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA572[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA572[P0], NULL))

**UBPRA573**

## DESCRIPTION

All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over Three Years through Five Years

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA573[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA573[P0], NULL))

**UBPRA574**

## DESCRIPTION

All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 5-15 Years

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA574[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA574[P0], NULL))

**UBPRA575**

## DESCRIPTION

All Loans and Leases other than Closed-End Loans Secured by First Liens on 1-4 Family Residential Properties (in Domestic Offices) with a Remaining Maturity or Repricing Frequency of Over 15 Years

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA575[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA575[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))

### 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****UBPRD104****DESCRIPTION**

Total Non-Maturity Deposits

**FORMULA**

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

**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))

**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]

**UBPRD371**

## DESCRIPTION

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

## FORMULA

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

**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,((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:UBPRD423[P0] > uc:UBPRD371[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]

**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))

**UBPRD418****DESCRIPTION**

One Quarter Interest Income (TE)

**FORMULA**

IF(uc:[UBPRD485](#)[P0] = 1,(uc:[UBPR4107](#)[P0] - uc:[UBPR4107](#)[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,uc:[UBPR4107](#)[P0] \* 4, NULL))

**UBPRD420****DESCRIPTION**

One Quarter Net Interest Income (TE)

**FORMULA**

IF(uc:[UBPRD485](#)[P0] = 1,(uc:[UBPR4074](#)[P0] - uc:[UBPR4074](#)[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,uc:[UBPR4074](#)[P0] \* 4, NULL))

**UBPRD423****DESCRIPTION**

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

**FORMULA**

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

**UBPRD429**



**DESCRIPTION**

Total Investment Securities Calendar Quarter Average

**FORMULA**

uc:[UBPRB558](#)[P0] + uc:[UBPRB559](#)[P0] + uc:[UBPRB560](#)[P0]

**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))))))

**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))))))

**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))

**UBPRD514****DESCRIPTION**

Institution Trading Account Assets Calendar Quarter Average Amount

**FORMULA**

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

**UBPRD519****DESCRIPTION**

Institution Total Applicable Income Taxes

**FORMULA**

cc:RIAD4302[P0]

**UBPRD581****DESCRIPTION**

INSTITUTION TOTAL DEBT SECURITIES MATURING WITHIN ONE-YEAR OR LESS

**FORMULA**

uc:[UBPRA549](#)[P0] + uc:[UBPRA550](#)[P0] + uc:[UBPRA555](#)[P0] + uc:[UBPRA556](#)[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]

**UBPRE678****DESCRIPTION**

Int Inc (TE) to Avg Earn Assets - One Qtr Ann

**NARRATIVE**

One quarter annualized interest income (tax equivalent) divided by average earning assets. Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that 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:[UBPRD418](#)[P0],uc:[UBPRD333](#)[P0])

**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])

**UBPRE680****DESCRIPTION**

Net Int Inc-TE to Avg Earn Assets - One Qtr Ann

**NARRATIVE**

One quarter annualized net interest income (tax equivalent) divided by average earning assets. 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. 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:[UBPRD420](#)[P0],uc:[UBPRD333](#)[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))

**UBPRPY26**

## DESCRIPTION

Short-Term Securities (up to 1 year)

## NARRATIVE

Short-Term Securities (up to 1 year)

## FORMULA

uc:[UBPRD581](#)[P0]

**UBPRPY27**

## DESCRIPTION

Short-Term Loans (up to 1 year)

## NARRATIVE

Short-Term Loans (up to 1 year)

## FORMULA

uc:[UBPRA564](#)[P0] + uc:[UBPRA565](#)[P0] + uc:[UBPRA570](#)[P0] + uc:[UBPRA571](#)[P0]

**UBPRPY28**

## DESCRIPTION

IBB, FFS, and Reverse Repo

## NARRATIVE

IBB, FFS, and Reverse Repo

## FORMULA

uc:[UBPR0071](#)[P0] + uc:[UBPRB987](#)[P0] + uc:[UBPRB989](#)[P0]

**UBPRPY29**

## DESCRIPTION

Short-Term Assets

## NARRATIVE

Short-Term Assets

## FORMULA

uc:[UBPRPY26](#)[P0] + uc:[UBPRPY27](#)[P0] + uc:[UBPRPY28](#)[P0]

**UBPRPY30**

## DESCRIPTION

Medium-Term Securities (1-5 Years)

## NARRATIVE

Medium-Term Securities (1-5 Years)

## FORMULA

uc:[UBPRA551](#)[P0] + uc:[UBPRA552](#)[P0] + uc:[UBPRA557](#)[P0] + uc:[UBPRA558](#)[P0]

**UBPRPY31**

## DESCRIPTION

Medium-Term Loans (1-5 Years)

## NARRATIVE

Medium-Term Loans (1-5 Years)

## FORMULA

uc:[UBPRA566](#)[P0] + uc:[UBPRA567](#)[P0] + uc:[UBPRA572](#)[P0] + uc:[UBPRA573](#)[P0]

**UBPRPY32**

## DESCRIPTION

CMOs, REMICs, Stripped MBS < 3 Years

## NARRATIVE

CMOs, REMICs, Stripped MBS < 3 Years

## FORMULA

uc:[UBPRA561](#)[P0]

**UBPRPY33**

## DESCRIPTION

Medium-Term Assets

NARRATIVE

Medium-Term Assets

FORMULA

uc:[UBPRPY30](#)[P0] + uc:[UBPRPY31](#)[P0] + uc:[UBPRPY32](#)[P0]

## **UBPRPY34**

DESCRIPTION

Long-Term Securities (> 5 Years)

NARRATIVE

Long-Term Securities (> 5 Years)

FORMULA

uc:[UBPRA553](#)[P0] + uc:[UBPRA554](#)[P0] + uc:[UBPRA559](#)[P0] + uc:[UBPRA560](#)[P0]

## **UBPRPY35**

DESCRIPTION

Long-Term Loans (> 5 Years)

NARRATIVE

Long-Term Loans (> 5 Years)

FORMULA

uc:[UBPRA568](#)[P0] + uc:[UBPRA569](#)[P0] + uc:[UBPRA574](#)[P0] + uc:[UBPRA575](#)[P0]

## **UBPRPY36**

DESCRIPTION

CMOs, REMICs, Stripped MBS > 3 Years

NARRATIVE

CMOs, REMICs, Stripped MBS > 3 Years

FORMULA

uc:[UBPRA562](#)[P0]

## **UBPRPY37**

DESCRIPTION

Long-Term Assets

NARRATIVE

Long-Term Assets

FORMULA

uc:[UBPRPY34](#)[P0] + uc:[UBPRPY35](#)[P0] + uc:[UBPRPY36](#)[P0]

**UBPRPY38**

## DESCRIPTION

Nonmaturity Deposits

## NARRATIVE

Nonmaturity Deposits

## FORMULA

uc:[UBPRD104](#)[P0]

**UBPRPY39**

## DESCRIPTION

Time Deposits (up to 1 Year)

## NARRATIVE

Time Deposits (up to 1 Year)

## FORMULA

existingof(cc:RCONHK07[P0], cc:RCONA579[P0]) + existingof(cc:RCONHK08[P0], cc:RCONA580[P0]) +  
existingof(cc:RCONHK12[P0], cc:RCONA584[P0]) + existingof(cc:RCONHK13[P0], cc:RCONA585[P0])

**UBPRPY40**

## DESCRIPTION

Borrowings (Up to 1 Year)

## NARRATIVE

Borrowings (Up to 1 Year)

## FORMULA

uc:[UBPRF055](#)[P0] + uc:[UBPRF060](#)[P0]

**UBPRPY41**

## DESCRIPTION

FFP/Repos

## NARRATIVE

FFP/Repos

## FORMULA

uc:[UBPRF858](#)[P0]

**UBPRPY42**

## DESCRIPTION

Sub Notes & Debentures (up to 1 Year)

## NARRATIVE



Sub Notes & Debentures (up to 1 Year)

FORMULA

if(uc:[UBPR3200](#)[P0] = 0, 0, existingof(cc:RCFDG469[P0], cc:RCONG469[P0]))

## UBPRPY43

DESCRIPTION

Short-Term Liabilities

NARRATIVE

Short-Term Liabilities

FORMULA

uc:[UBPRPY38](#)[P0] + uc:[UBPRPY39](#)[P0] + uc:[UBPRPY40](#)[P0] + uc:[UBPRPY41](#)[P0] + uc:[UBPRPY42](#)[P0]

## UBPRPY44

DESCRIPTION

Time Deposits (Over 1 Year)]

NARRATIVE

Time Deposits (Over 1 Year)

FORMULA

existingof(cc:RCONHK09[P0], cc:RCONA581[P0]) + existingof(cc:RCONHK10[P0], cc:RCONA582[P0]) +  
existingof(cc:RCONHK14[P0], cc:RCONA586[P0]) + existingof(cc:RCONHK15[P0], cc:RCONA587[P0])

## UBPRPY45

DESCRIPTION

Borrowings (1 to 5 years)

NARRATIVE

Borrowings (1 to 5 years)

FORMULA

uc:[UBPRF056](#)[P0] + uc:[UBPRF057](#)[P0] + uc:[UBPRF061](#)[P0] + uc:[UBPRF062](#)[P0]

## UBPRPY46

DESCRIPTION

Sub Notes & Debentures (1-5 Years)

NARRATIVE

Sub Notes & Debentures (1-5 Years)

FORMULA

if(uc:[UBPR3200](#)[P0] = 0,0, (existingof(cc:RCFDG470[P0], cc:RCONG470[P0]) + existingof(cc:RCFDG471[P0],  
cc:RCONG471[P0])))

**UBPRPY47**

## DESCRIPTION

Medium-Term Liabilities

## NARRATIVE

Medium-Term Liabilities

## FORMULA

uc:[UBPRPY44](#)[P0] + uc:[UBPRPY45](#)[P0] + uc:[UBPRPY46](#)[P0]

**UBPRPY48**

## DESCRIPTION

Borrowings (> 5 Years)

## NARRATIVE

Borrowings (> 5 Years)

## FORMULA

uc:[UBPRF058](#)[P0] + uc:[UBPRF063](#)[P0]

**UBPRPY49**

## DESCRIPTION

Sub Notes & Debentures (> 5 years)

## NARRATIVE

Sub Notes & Debentures (> 5 years)

## FORMULA

if(uc:[UBPR3200](#)[P0] = 0,0, existingof(cc:RCFDG472[P0], cc:RCONG472[P0]))

**UBPRPY50**

## DESCRIPTION

Long-Term Liabilities

## NARRATIVE

Long-Term Liabilities

## FORMULA

uc:[UBPRPY48](#)[P0] + uc:[UBPRPY49](#)[P0]

**UBPRPY51**

## DESCRIPTION

Net Short-Term Position (< 1 Yr)

## NARRATIVE

Net Short-Term Position (< 1 Yr)

## FORMULA

uc:[UBPRPY29](#)[P0] - uc:[UBPRPY43](#)[P0]

**UBPRPY52**

## DESCRIPTION

Net Medium-Term Position (1 - 5 yrs)

## NARRATIVE

Net Medium-Term Position (1 - 5 yrs)

## FORMULA

uc:[UBPRPY33](#)[P0] - uc:[UBPRPY47](#)[P0]

**UBPRPY53**

## DESCRIPTION

Net Long-Term Position (> 5 yrs)

## NARRATIVE

Net Long-Term Position (> 5 yrs)

## FORMULA

uc:[UBPRPY37](#)[P0] - uc:[UBPRPY50](#)[P0]