

## Liquidity & Investment Portfolio--Page 10A

### 1 Total Assets (1 Yr)

#### 1.1 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])

### 2 Loans & Leases HFI (1 Yr)

#### 2.1 UBPRES186

##### DESCRIPTION

Loans Not Held For Sale annual change

##### NARRATIVE

The annual change in loans not held for sale. The annual change is the percent change from the prior year comparable quarter to the current quarter.

##### FORMULA

CHANGEYI(#uc:[UBPRB528](#),1)

### 3 Total Deposits (1 Yr)

#### 3.1 UBPRES209

##### DESCRIPTION

Total Deposits annual change

##### NARRATIVE

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

##### FORMULA

CHANGEYI(#uc:[UBPRD663](#),1)

### 4 Loan Growth Less Dep Growth (1 Yr)

#### 4.1 UBPRQE49

**DESCRIPTION**

LHFI growth less deposit growth (1 YR)

**NARRATIVE**

The annual growth rate of loans held for investment less the annual growth rate of total deposits.

**FORMULA**

uc:[UBPRE186](#)[P0] - uc:[UBPRE209](#)[P0]

## 5 Wholesale Funding (1 Yr)

### 5.1 UBPRQE50

**DESCRIPTION**

Wholesale funding growth rate (1 YR)

**NARRATIVE**

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

**FORMULA**

CHANGEYI(#uc:[UBPRQE21](#),1)

## 6 Total Assets (2 Yr)

### 6.1 UBPRQE51

**DESCRIPTION**

Asset growth rate (2 YR)

**NARRATIVE**

Total assets 2-year growth rate. The percentage is determined by taking the current period's total assets less total assets from 2 years prior divided by total assets from 2 years prior.

**FORMULA**

PCTOF(uc:[UBPR2170](#)[P0],uc:[UBPRQE74](#)[P0])-100

## 7 Loans & Leases HFI (2 Yr)

### 7.1 UBPRQE52

**DESCRIPTION**

LHFI growth rate (2 YR)

**NARRATIVE**

Loans held for investment (LHFI) 2-year growth rate. The percentage is determined by taking the current period's LHFI less LHFI from 2 years prior divided by LHFI from 2 years prior.

## FORMULA

$$\text{PCTOF}(\text{uc:UBPRB528}[\text{P0}], \text{uc:UBPRQE77}[\text{P0}]) - 100$$

## 8 Total Deposits (2 Yr)

### 8.1 UBPRQE53

## DESCRIPTION

Deposit growth rate (2 YR)

## NARRATIVE

Total deposits 2-year growth rate. The percentage is determined by taking the current period's total deposits less total deposits from 2 years prior divided by total deposits from 2 years prior.

## FORMULA

$$\text{PCTOF}(\text{uc:UBPRD663}[\text{P0}], \text{uc:UBPRQE80}[\text{P0}]) - 100$$

## 9 Loan Growth Less Dep Growth (2 Yr)

### 9.1 UBPRQE54

## DESCRIPTION

LHFI growth less deposit growth rate (2 YR)

## NARRATIVE

Loans held for investment 2-year growth rate less the 2-year growth rate of total deposits.

## FORMULA

$$\text{uc:UBPRQE52}[\text{P0}] - \text{uc:UBPRQE53}[\text{P0}]$$

## 10 Wholesale Funding (2 Yr)

### 10.1 UBPRQE55

## DESCRIPTION

Wholesale funding growth rate (2 YR)

## NARRATIVE

Wholesale funding 2-year growth rate. The percentage is determined by taking the current period's wholesale funding less wholesale funding from 2 years prior divided by wholesale funding from 2 years prior.

## FORMULA

$$\text{PCTOF}(\text{uc:UBPRQE21}[\text{P0}], \text{uc:UBPRQE83}[\text{P0}]) - 100$$

## 11 Total Assets (3 Yr)

### 11.1 UBPRQE56

**DESCRIPTION**

Asset growth rate (3 YR)

**NARRATIVE**

Total assets 3-year growth rate. The percentage is determined by taking the current period's total assets less total assets from 3 years prior divided by total assets from 3 years prior.

**FORMULA**

$PCTOF(uc:UBPR2170[P0],uc:UBPRQE75[P0])-100$

## **12 Loans & Leases HFI (3 Yr)**

### **12.1 UBPRQE57**

**DESCRIPTION**

LHFI growth less deposit growth (3 YR)

**NARRATIVE**

Loans held for investment (LHFI) 3-year growth rate. The percentage is determined by taking the current period's LHFIs less LHFI from 3 years prior divided by total LHFI from 3 years prior.

**FORMULA**

$PCTOF(uc:UBPRB528[P0],uc:UBPRQE78[P0])-100$

## **13 Total Deposits (3 Yr)**

### **13.1 UBPRQE58**

**DESCRIPTION**

Deposit growth rate (3 YR)

**NARRATIVE**

Total deposits 3-year growth rate. The percentage is determined by taking the current period's total deposits less total deposits from 3 years prior divided by total deposits from 3 years prior.

**FORMULA**

$PCTOF(uc:UBPRD663[P0],uc:UBPRQE81[P0])-100$

## **14 Loan Growth Less Dep Growth (3 Yr)**

### **14.1 UBPRQE59**

**DESCRIPTION**

LHFI growth less deposit growth (3 YR)

**NARRATIVE**

The 3-year growth rate of loans held for investment less the 3-year growth rate of total deposits.

**FORMULA**

uc:[UBPRQE57](#)[P0] - uc:[UBPRQE58](#)[P0]

## 15 Wholesale Funding (3 Yr)

### 15.1 UBPRQE60

#### DESCRIPTION

Wholesale funding growth rate (3 YR)

#### NARRATIVE

Wholesale funding 3-year growth rate. The percentage is determined by taking the current period's wholesale funding less wholesale funding from 3 years prior divided by wholesale funding from 3 years prior.

#### FORMULA

PCTOF(uc:[UBPRQE21](#)[P0],uc:[UBPRQE84](#)[P0])-100

## 16 Memo:Net Loans & Leases to Deposits

### 16.1 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])

## 17 US Treas & Govt Agencies

### 17.1 UBPRM027

#### DESCRIPTION

U.S. Treasury and Government Agency Securities as a Percent of Total Securities.

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value U.S. Treasury and government agency securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRD591](#)[P0] + uc:[UBPRD592](#)[P0],uc:[UBPRD588](#)[P0])

## 18 Municipal Securities

### 18.1 UBPRM028

#### DESCRIPTION

Municipal Securities as a Percent of Total Securities.

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value securities issued by states and political subdivisions in the U.S. divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPR8496](#)[P0] + uc:[UBPR8499](#)[P0],uc:[UBPRD588](#)[P0])

## 19 Res Pass-Through Mtg Backed Secs

### 19.1 UBPRM029

#### DESCRIPTION

Residential Mortgage Pass-Through Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value residential mortgage pass-through securities (guaranteed by GNMA + issued by FNMA and FHLMC + other pass-through securities) divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRD568](#)[P0] + uc:[UBPRD569](#)[P0], uc:[UBPRD588](#)[P0])

## 20 CMO & REMIC Mtg Backed Secs

### 20.1 UBPRM030

#### DESCRIPTION

CMO and REMIC Mortgage Backed Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value other mortgage backed securities (include CMOs, REMICS, and stripped MBS) divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRD528](#)[P0] + uc:[UBPRD567](#)[P0],uc:[UBPRD588](#)[P0])

## 21 Commercial Mtg Back Secs

### 21.1 UBPRM031

#### DESCRIPTION

Commercial Mortgage Backed Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value commercial mortgage backed securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPRG832[P0] + uc:UBPRG835[P0], uc:UBPRD588[P0])$

## 22 Asset Backed Securities

### 22.1 UBPRM032

#### DESCRIPTION

Asset Backed Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value asset backed securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPRD579[P0] + uc:UBPRD578[P0], uc:UBPRD588[P0])$

## 23 Structured Financial Products

### 23.1 UBPRM033

#### DESCRIPTION

Structured Financial Products as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value structured financial products divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPRD585[P0] + uc:UBPRD586[P0], uc:UBPRD588[P0])$

## 24 Other Domestic Debt Secs

### 24.1 UBPRM034

#### DESCRIPTION

Other Domestic Debt Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value other domestic debt securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPRD534[P0] + uc:UBPRD533[P0], uc:UBPRD588[P0])$

## 25 Foreign Debt Securities

### 25.1 UBPRM035

#### DESCRIPTION

Foreign Debt Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value foreign debt securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPR1742[P0] + uc:UBPR1746[P0], uc:UBPRD588[P0])$

## 26 Inv Mut Fnd & Oth Mktbl

### 26.1 UBPRM036

#### DESCRIPTION

Investments in Mutual Funds and Other Marketable Securities as a Percent of Total Securities

#### NARRATIVE

Investments in mutual funds and other equity securities with readily determinable fair values divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(existingof(uc:UBPRA511[P0],0) + existingof(uc:UBPRJA22[P0],0), uc:UBPRD588[P0])$

## 27 Total

### 27.1 UBPRM042

#### DESCRIPTION

Total Securities

#### NARRATIVE

Sum of all securities classified as held-to-maturity, available-for-sale and equity securities with readily determinable fair values not held for trading on Call Schedule RC as a percent of total securities. Should equal 100%.

#### FORMULA

$PCTOF(uc:UBPR1754[P0] + uc:UBPR1773[P0] + existingof(uc:UBPRJA22[P0],0), uc:UBPRD588[P0])$

## 28 US Treas & Govt Agencies

### 28.1 UBPRQE61

#### DESCRIPTION

Treasury & Agency Sec book value % tier 1 capital



**NARRATIVE**

The amortized cost of held-to-maturity U.S. Treasury and U.S. Government agency obligations (excluding mortgage-backed securities) plus the fair value of available-for-sale U.S. Treasury and U.S. Government agency obligations (excluding mortgage-backed securities) as a percent of tier 1 capital.

**FORMULA**

PCTOF(uc:[UBPRD591](#)[P0] + uc:[UBPRD592](#)[P0], uc:[UBPR8274](#)[P0])

**29 Govt Agency Mtg Back Secs****29.1 UBPRQE63****DESCRIPTION**

Govt agency MBS book value as a % tier 1 capital

**NARRATIVE**

The amortized cost of held-to-maturity mortgage-backed securities guaranteed or issued by U.S. Government agencies or sponsored agencies plus the fair value of available-for-sale mortgage-backed securities guaranteed or issued by U.S. Government agencies or sponsored agencies.

**FORMULA**

PCTOF(uc:[UBPRQE62](#)[P0], uc:[UBPR8274](#)[P0])

**30 Municipal Securities****30.1 UBPRQE64****DESCRIPTION**

Municipal securities book value % tier 1 capital

**NARRATIVE**

The amortized cost of held-to-maturity securities issued by states and political subdivisions in the U.S plus the fair value of available-for-sale securities issued by states and political subdivisions in the U.S. as a percent of tier 1 capital.

**FORMULA**

PCTOF(uc:[UBPR8496](#)[P0] + uc:[UBPR8499](#)[P0], uc:[UBPR8274](#)[P0])

**31 Other Mtg Backed Secs (NonGovt)****31.1 UBPRQE65****DESCRIPTION**

Other MBS (NONGOVT) book value % tier 1 capital

**NARRATIVE**

The amortized cost of held-to-maturity residential mortgage pass-through securities, other residential mortgage-backed securities, commercial mortgage pass-through securities, and other commercial mortgage-backed securities issued by non-U.S. Government issuers for which the collateral does not consist of GNMA, FNMA, or other mortgage-backed securities issued or guaranteed by U.S. Government agencies or U.S. Government-sponsored agencies plus the fair

value of available for sale residential mortgage pass-through securities, other residential mortgage-backed securities, commercial mortgage pass-through securities, and other commercial mortgage-backed securities issued by non-U.S. Government issuers for which the collateral does not consist of GNMA, FNMA, or other mortgage-backed securities issued or guaranteed by U.S. Government agencies or U.S. Government-sponsored agencies as a percent of tier 1 capital.

#### FORMULA

$$\text{IF}(\text{uc:UBPR9999}[\text{P0}] > '2009-06-01' \text{ and } \text{uc:UBPRC752}[\text{P0}] = 31, 100 * ((\text{cc:RCFDG308}[\text{P0}] + \text{cc:RCFDG311}[\text{P0}] + \text{cc:RCFDG311}[\text{P0}] + \text{cc:RCFDG320}[\text{P0}] + \text{cc:RCFDG323}[\text{P0}] + \text{ExistingOf}(\text{cc:RCFDK146}[\text{P0}], \text{cc:RCFDG324}[\text{P0}]) + \text{ExistingOf}(\text{cc:RCFDK149}[\text{P0}], \text{cc:RCFDG327}[\text{P0}]) + \text{ExistingOf}(\text{cc:RCFDK154}[\text{P0}], \text{cc:RCFDG328}[\text{P0}]) + \text{ExistingOf}(\text{cc:RCFDK157}[\text{P0}], \text{cc:RCFDG331}[\text{P0}])) / (\text{uc:UBPR8274}[\text{P0}]) , \text{IF}(\text{uc:UBPR9999}[\text{P0}] > '2009-06-01' \text{ and } \text{uc:UBPRC752}[\text{P0}] = 41, 100 * ((\text{cc:RCONG308}[\text{P0}] + \text{cc:RCONG311}[\text{P0}] + \text{cc:RCONG320}[\text{P0}] + \text{cc:RCONG323}[\text{P0}] + \text{ExistingOf}(\text{cc:RCONK146}[\text{P0}], \text{cc:RCONG324}[\text{P0}]) + \text{ExistingOf}(\text{cc:RCONK149}[\text{P0}], \text{cc:RCONG327}[\text{P0}]) + \text{ExistingOf}(\text{cc:RCONK154}[\text{P0}], \text{cc:RCONG328}[\text{P0}]) + \text{ExistingOf}(\text{cc:RCONK157}[\text{P0}], \text{cc:RCONG331}[\text{P0}])) / (\text{uc:UBPR8274}[\text{P0}]) , \text{IF}(\text{uc:UBPR9999}[\text{P0}] < '2009-06-01', 100 * ((\text{uc:UBPR1709}[\text{P0}] + \text{uc:UBPR1713}[\text{P0}] + \text{uc:UBPR1733}[\text{P0}] + \text{uc:UBPR1736}[\text{P0}]) / (\text{uc:UBPR8274}[\text{P0}])) , \text{NULL}))$$

## 32 Asset Backed Sec & Stru Fin Pro

### 32.1 UBPRQE66

#### DESCRIPTION

ABS & STR FIN PROD book value % tier 1 capital

#### NARRATIVE

The amortized cost of held-to-maturity asset-backed securities and structured financial products plus the fair value of available-for-sale asset-backed securities and structured financial products as a percent of tier 1 capital.

#### FORMULA

$$\text{PCTOF}(\text{uc:UBPRD579}[\text{P0}] + \text{uc:UBPRD578}[\text{P0}] + (\text{IF}(\text{uc:UBPR9999}[\text{P0}] > '2009-04-01', \text{uc:UBPRD585}[\text{P0}] + \text{uc:UBPRD586}[\text{P0}], 0)), \text{uc:UBPR8274}[\text{P0}])$$

## 33 Memo: Stru Fin Pro (Govt Gty)

### 33.1 UBPRQE85

#### DESCRIPTION

STR FIN PROD govt gty % tier 1 capital

#### NARRATIVE

The amortized cost of held-to-maturity asset-backed securities and structured financial products plus the fair value of available-for-sale asset-backed securities and structured financial products that are guaranteed by U.S. Government agencies or sponsored agencies as a percent of tier 1 capital.

#### FORMULA

$$\text{IF}(\text{uc:UBPR9999}[\text{P0}] > '2024-09-30', \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 31, \text{PCTOF}((\text{cc:RCFDPV01}[\text{P0}] + \text{cc:RCFDPV01}[\text{P0}]), \text{uc:UBPR8274}[\text{P0}]), \text{IF}(\text{uc:UBPRC752}[\text{P0}] = 41, \text{PCTOF}((\text{cc:RCONPV01}[\text{P0}] + \text{cc:RCONPV01}[\text{P0}]), \text{uc:UBPR8274}[\text{P0}]), \text{NULL})), \text{NULL}))$$

## 34 Other Domestic & Foreign Debt Sec

### 34.1 UBPRQE67

#### DESCRIPTION

Other Dom & Foreign debt sec BV % tier 1 capital

#### NARRATIVE

The amortized cost of held-to-maturity other domestic debt securities and other foreign debt securities plus the fair value of available-for-sale other domestic debt securities and other foreign debt securities as a percent of tier 1 capital.

#### FORMULA

PCTOF(uc:[UBPR1737](#)[P0] + uc:[UBPR1741](#)[P0] + uc:[UBPR1742](#)[P0] + uc:[UBPR1746](#)[P0],uc:[UBPR8274](#)[P0])

## 35 Memo: Marketable Eq Sec at FV

### 35.1 UBPRQE68

#### DESCRIPTION

Equity sec with determinable FV % tier 1 capital

#### NARRATIVE

Equity securities and mutual funds with readily determinable fair values as a percent of tier 1 capital.

#### FORMULA

PCTOF(existingof(uc:[UBPRA511](#)[P0],0) + existingof(uc:[UBPRJA22](#)[P0],0),uc:[UBPR8274](#)[P0])

## 36 Total Sec to Tier 1 Capital

### 36.1 UBPRQE69

#### DESCRIPTION

Total securities as a % of tier 1 capital

#### NARRATIVE

Total amortized cost of held-to-maturity debt securities, fair value of available-for-sale debt securities, and equity securities with readily determinable fair values as a percent of tier 1 capital. Amounts are reported gross, without any deduction for allowance for credit losses on such securities.

#### FORMULA

PCTOF((uc:[UBPR1754](#)[P0] + uc:[UBPR1773](#)[P0] + existingof(uc:[UBPRJA22](#)[P0],0)),uc:[UBPR8274](#)[P0])

## 37 AFS/HTM Unrl App (Dep) to T1 Cap

### 37.1 UBPRPY85

#### DESCRIPTION

AFS&HTM - Unrealized App (Dep) to T1 Cap

#### NARRATIVE

The net unrealized gains or losses in the available-for-sale and held-to-maturity securities portfolios as a percent of Tier 1 Capital.

#### FORMULA

$PCTOF((uc:UBPRPY82[P0] + uc:UBPRD544[P0]) , uc:UBPR8274[P0])$

## 38 AFS/HTM Unrl App (Dep) to Amt Cost

### 38.1 UBPRPY86

#### DESCRIPTION

AFS & HTM Sec - URL App (Dep) to Amortized Cost

#### NARRATIVE

Unrealized gains or losses in the available-for-sale and held-to-maturity securities portfolios as a percent of the amortized cost of the available-for-sale and held-to-maturity securities portfolios.

#### FORMULA

$PCTOF((uc:UBPRD544[P0] + uc:UBPRPY82[P0]), (uc:UBPR1754[P0] + uc:UBPR1772[P0]))$

## 39 Pledged Securities to Tot Sec

### 39.1 UBPRE624

#### DESCRIPTION

Pledged Securities to Total Securities

#### NARRATIVE

Pledged securities from Call Report Schedule RC-B divided by total securities.

#### FORMULA

$PCTOF(uc:UBPR0416[P0], uc:UBPRD588[P0])$

## 40 Pledged Loans to Total Loans

### 40.1 UBPRM038

#### DESCRIPTION

Pledged Loans and Leases as a Percent of Total Loans

#### NARRATIVE

Pledged loans and leases from Call Report Schedule RC-C Part 1 divided by total loans and leases, net of unearned income from Call Report Schedule RC-C Part 1.

#### FORMULA

$PCTOF(uc:UBPRG378[P0], uc:UBPR2122[P0])$

## 41 Pledged Assets to Tot Assets

**41.1 UBPRM026**

## DESCRIPTION

Pledged Assets as a Percent of Total Assets

## NARRATIVE

Pledged assets divided by total assets

## FORMULA

IF(uc:UBPR9999[P0] > '2009-06-30', PCTOF(uc:UBPR0416[P0] + uc:UBPRG378[P0],uc:UBPR2170[P0]), NULL)

**42 Debt Sec < 1 Yr to Tot Securities****42.1 UBPRQE70**

## DESCRIPTION

Debt securities maturing <=1 YR as a % total sec

## NARRATIVE

Includes all fixed rate and floating rate debt securities with a remaining maturity of one year or less as a percent of total securities. Available-for-sale debt securities are reported at fair value, while held-to-maturity debt securities, the amortized cost is reported. Amounts are reported gross, without any deduction for allowance for credit losses on such securities.

## FORMULA

PCTOF(uc:UBPRA248[P0],uc:UBPRD588[P0])

**43 Debt Sec < 1Yr to Total Assets****43.1 UBPRQE71**

## DESCRIPTION

Debt securities maturing <=1 YR % total assets

## NARRATIVE

Includes all fixed rate and floating rate debt securities with a remaining maturity of one year or less as a percent of total assets. Available-for-sale debt securities are reported at fair value, while held-to-maturity debt securities, the amortized cost is reported. Amounts are reported gross, without any deduction for allowance for credit losses on such securities.

## FORMULA

PCTOF(uc:UBPRA248[P0],uc:UBPR2170[P0])

**44 Debt Sec < 1 Yr to T1 Capital****44.1 UBPRQE72**

## DESCRIPTION

Debt securities maturing <=1 YR % tier 1 capital

## NARRATIVE

Includes all fixed rate and floating rate debt securities with a remaining maturity of one year or less as a percent of tier 1 capital. Available-for-sale debt securities are reported at fair value, while held-to-maturity debt securities, the amortized cost is reported. Amounts are reported gross, without any deduction for allowance for credit losses on such securities.

#### FORMULA

PCTOF(uc:[UBPRA248](#)[P0],uc:[UBPR8274](#)[P0])

## 45 Debt Securities < 1 Yr (\$)

### 45.1 UBPR248

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

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

## Referenced Concepts

### UBPR0211

#### DESCRIPTION

Amortized Cost of Held-to-Maturity U.S. Treasury Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0211[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0211[P0], NULL))

### UBPR0416

#### DESCRIPTION

Pledged Securities

#### NARRATIVE

Pledged securities from Call Report Schedule RC-B.

#### FORMULA

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

### UBPR1287

#### DESCRIPTION

Fair Value of Available-for-Sale U.S. Treasury Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1287[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1287[P0], NULL))

### UBPR1289

#### DESCRIPTION

Amortized Cost of Held-to-Maturity U.S. Government Agency and Corporation Obligations Issued by U.S. Government Agencies (Excluding Mortgage-Backed Securities)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1289[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1289[P0], NULL))

### UBPR1293

#### DESCRIPTION

Fair Value of Available-for-Sale U.S. Government Agency and Corporation Obligations Issued by U.S. Government Agencies (Excluding Mortgage-Backed Securities)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1293[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1293[P0], NULL))

### UBPR1294

#### DESCRIPTION

Amortized Cost of Held-to-Maturity U.S. Government Agency and Corporation Obligations Issued by U.S. Government-Sponsored Agencies (Excluding Mortgage-Backed Securities)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1294[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1294[P0], NULL))

### UBPR1298

#### DESCRIPTION

Fair Value of Available-for-Sale U.S. Government Agency and Corporation Obligations Issued by U.S. Government-Sponsored Agencies (Excluding Mortgage-Backed Securities)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1298[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1298[P0], NULL))

### UBPR1698

#### DESCRIPTION

Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Guaranteed by GNMA

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1698[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1698[P0], NULL))

### UBPR1702

#### DESCRIPTION

Fair Value of Available-for-Sale Mortgage Pass-Through Securities Guaranteed by GNMA

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1702[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1702[P0], NULL))

### UBPR1703

#### DESCRIPTION

Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Issued by FNMA and FHLMC

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1703[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1703[P0], NULL))

### UBPR1707

#### DESCRIPTION

Fair Value of Available-for-Sale Mortgage Pass-Through Securities Issued by FNMA AND FHLMC

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1707[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1707[P0], NULL))

### UBPR1709

#### DESCRIPTION



### Amortized Cost of Other Held-to-Maturity Pass-Through Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1709[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1709[P0], NULL))

### UBPR1713

#### DESCRIPTION

Fair Value of Other Available-for-Sale Pass-Through Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1713[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1713[P0], NULL))

### UBPR1714

#### DESCRIPTION

Amortized Cost of Other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS, and STRIPPED MBS)  
Issued or Guaranteed by FNMA, FHLMC, OR GNMA

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1714[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1714[P0], NULL))

### UBPR1717

#### DESCRIPTION

Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS, and STRIPPED MBS)  
Issued or Guaranteed by FNMA, FHLMC, OR GNMA

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1717[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1717[P0], NULL))

### UBPR1718

#### DESCRIPTION

Amortized Cost of other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS)  
Collateralized by MBS Issued or Guaranteed by FNMA, FHLMC, OR GNMA

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1718[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1718[P0], NULL))

### UBPR1732

#### DESCRIPTION

Fair Value of Other Available-for-Sale Mortgage-Backed Securities (Include CMOS, REMICS and Stripped MBS)  
Collateralized by MBS Issued or Guaranteed by FNMA, FHLMC, OR GNMA

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1732[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1732[P0], NULL))

### UBPR1733

**DESCRIPTION**

Amortized Cost of All Other Held-to-Maturity Mortgage-Backed Securities (Include CMOS, REMICS, and Stripped MBS)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1733[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1733[P0], NULL))

**UBPR1736****DESCRIPTION**

Fair Value of All Other Available-for-Sale Mortgage Backed Securities (MBA) (Include CMOS, REMICS, and Stripped MBS)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1736[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1736[P0], NULL))

**UBPR1737****DESCRIPTION**

Amortized Cost of Other Held-to-Maturity Domestic Debt Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1737[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1737[P0], NULL))

**UBPR1741****DESCRIPTION**

Fair Value of Other Available-for-Sale Domestic Debt Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1741[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1741[P0], NULL))

**UBPR1742****DESCRIPTION**

Amortized Cost of Held-to-Maturity Foreign Debt Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1742[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1742[P0], NULL))

**UBPR1746****DESCRIPTION**

Fair Value of Available-for-Sale Foreign Debt Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1746[P0], NULL))

**UBPR1754****DESCRIPTION**

## Held-to-Maturity Securities

### NARRATIVE

Held-to-maturity securities reported at cost.

### FORMULA

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

## UBPR1771

### DESCRIPTION

Total Fair Value of Held-to-Maturity Securities

### FORMULA

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

## UBPR1772

### DESCRIPTION

Total Amortized Cost of Available-for-Sale Securities

### FORMULA

existingof(cc:RCFD1772[P0],cc:RCON1772[P0])-existingof(cc:RCFDMG95[P0],cc:RCONMG95[P0],0)

## UBPR1773

### DESCRIPTION

Available-for-Sale Securities

### NARRATIVE

Securities available-for-sale reported at fair value.

### FORMULA

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

## UBPR2122

### DESCRIPTION

Total Loans and Leases, Net of Unearned Income

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2122[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2122[P0], NULL))

## UBPR2170

### DESCRIPTION

Total Assets

### NARRATIVE

Total Assets from Call Report Schedule RC.

## FORMULA

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

**UBPR2200**

## DESCRIPTION

Total Deposits

## NARRATIVE

Total domestic and foreign deposits.

## FORMULA

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

**UBPR2365**

## DESCRIPTION

Brokered Deposits

## NARRATIVE

Total brokered deposits.

## FORMULA

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

**UBPR2651**

## DESCRIPTION

Federal Home Loan Bank Borrowings Maturing Under One Year

## NARRATIVE

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

## FORMULA

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

**UBPR2800**

## DESCRIPTION

Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

## FORMULA

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

**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))

### 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))))))

### UBPR8496

#### DESCRIPTION

Amortized Cost of Held-to-Maturity Securities Issued by States and Political Subdivisions in the U.S.

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD8496[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON8496[P0], NULL))

### UBPR8499

#### DESCRIPTION

Fair Value of Available-for-Sale Securities Issued by States and Political Subdivisions in the U.S.

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD8499[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON8499[P0], NULL))

### 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))

**UBPRA511**

## DESCRIPTION

Fair Value of Available-for-Sale Investments in Mutual Funds and Other Equity Securities With Readily Determinable Fair Values

## FORMULA

Existingof(cc:RCFDA511[P0],cc:RCONA511[P0])

**UBPRB528**

## DESCRIPTION

Loans and Leases Held For Investment

## NARRATIVE

Loans and leases held for investment

## FORMULA

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

**UBPRB529**

## DESCRIPTION

Loans and Leases, Net of Unearned Income and Allowance

## FORMULA

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

**UBPRB565**

## DESCRIPTION

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

## FORMULA

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

**UBPRB566**

## DESCRIPTION

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

## FORMULA

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

**UBPRB567**

## DESCRIPTION

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

## FORMULA

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

## UBPRB568

### DESCRIPTION

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

### FORMULA

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

## UBPRB571

### DESCRIPTION

Other Borrowings Maturing Under One Year

### NARRATIVE

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

### FORMULA

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

## UBPRB838

### DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Credit Card Receivables

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB838[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB838[P0], NULL))

## UBPRB841

### DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Credit Card Receivables

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB841[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB841[P0], NULL))

## UBPRB842

### DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Home Equity Lines

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB842[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB842[P0], NULL))

## UBPRB845

### DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Home Equity Lines

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB845[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB845[P0], NULL))

**UBPRB846**

## DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Auto Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB846[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB846[P0], NULL))

**UBPRB849**

## DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Auto Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB849[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB849[P0], NULL))

**UBPRB850**

## DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other Consumer Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB850[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB850[P0], NULL))

**UBPRB853**

## DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Other Consumer Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB853[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB853[P0], NULL))

**UBPRB854**

## DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Commercial and Industrial Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB854[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB854[P0], NULL))

**UBPRB857**

## DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Commercial and Industrial Loans

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB857[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB857[P0], NULL))



**UBPRB858**

## DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB858[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB858[P0], NULL))

**UBPRB861**

## DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Other

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB861[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB861[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))

**UBPRC026**

## DESCRIPTION

Total (Asset-Backed Securities) Amortized Cost - Held to Maturity

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2006-03-31',cc:RCFDC026[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2006-03-31',cc:RCONC026[P0], NULL))

**UBPRC027**

## DESCRIPTION

Total (Asset-Backed Securities) Fair Value - Available-for-Sale

**FORMULA**

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCFDC027[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2006-03-31',cc:RCONC027[P0], NULL))

**UBPRC752****DESCRIPTION**

REPORTING FORM NUMBER

**FORMULA****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]

**UBPRD111****DESCRIPTION**

FHLB Advances that Mature in Over One Year

**FORMULA**

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

**UBPRD295****DESCRIPTION**

## Other Borrowed Money Maturing Over One Year

## FORMULA

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

**UBPRD528**

## DESCRIPTION

Collateralized Mortgage Obligations Issued by FNMA and FHLMC

## FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFDG312[P0] + cc:RCFDG316[P0] + cc:RCFDG320[P0],IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCONG312[P0] + cc:RCONG316[P0] + cc:RCONG320[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFD1714[P0] + cc:RCFD1718[P0] + cc:RCFD1733[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCON1714[P0] + cc:RCON1718[P0] + cc:RCON1733[P0],NULL))))

**UBPRD533**

## DESCRIPTION

Institution Other Domestic Debt Securities Available for Sale

## FORMULA

uc:UBPR1741[P0]

**UBPRD534**

## DESCRIPTION

Institution Other Domestic Debt Securities

## FORMULA

uc:UBPR1737[P0]

**UBPRD544**

## DESCRIPTION

Institution Investment Securities Appreciation

## FORMULA

IF(uc:UBPRC752[P0] = 31,uc:UBPR1771[P0] - cc:RCFD1754[P0],IF(uc:UBPRC752[P0] = 41,uc:UBPR1771[P0] - cc:RCON1754[P0], NULL))

**UBPRD567**

## DESCRIPTION

Institution Collateralized Mortgage Obligations and REMIC Mortgage Backed Securities Available for Sale

## FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFDG315[P0] + cc:RCFDG319[P0] + cc:RCFDG323[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCONG315[P0] + cc:RCONG319[P0] + cc:RCONG323[P0], IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFD1717[P0] + cc:RCFD1732[P0] + cc:RCFD1736[P0], IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCON1717[P0] + cc:RCON1732[P0] + cc:RCON1736[P0], NULL))))))

## UBPRD568

### DESCRIPTION

Certificates of Participation in Pools of Residential Mortgages

### FORMULA

IF(uc:UBPR9999[P0] > '2009-06-01' and uc:UBPRC752[P0] = 31, CC:RCFDG300[P0] + CC:RCFDG304[P0] + CC:RCFDG308[P0], IF(uc:UBPR9999[P0] > '2009-06-01' and uc:UBPRC752[P0] = 41, existingof(CC:RCONG300[P0], cc:RCONHT54[P0], 0) + existingof(CC:RCONG304[P0], 0) + CC:RCONG308[P0], IF(uc:UBPR9999[P0] < '2009-06-01', uc:UBPR1698[P0] + uc:UBPR1703[P0] + uc:UBPR1709[P0], NULL)))

## UBPRD569

### DESCRIPTION

Institution Pass Through Mortgage Backed Securities Available for Sale

### FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, CC:RCFDG303[P0] + CC:RCFDG307[P0] + CC:RCFDG311[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, existingof(CC:RCONG303[P0], cc:rconHT57[P0], 0) + existingof(CC:RCONG307[P0], 0) + CC:RCONG311[P0], IF(uc:UBPR9999[P0] < '2009-04-01', uc:UBPR1702[P0] + uc:UBPR1707[P0] + uc:UBPR1713[P0], NULL)))

## UBPRD578

### DESCRIPTION

Fair Value of Available for Sale Asset Backed Securities

### FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01', uc:UBPRC027[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01', uc:UBPRB841[P0] + uc:UBPRB845[P0] + uc:UBPRB849[P0] + uc:UBPRB853[P0] + uc:UBPRB857[P0] + uc:UBPRB861[P0], NULL))

## UBPRD579

### DESCRIPTION

Amortized Cost of Asset Backed Securities Held to Maturity

### FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01', uc:UBPRC026[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01', uc:UBPRB838[P0] + uc:UBPRB842[P0] + uc:UBPRB846[P0] + uc:UBPRB850[P0] + uc:UBPRB854[P0] + uc:UBPRB858[P0], NULL))

## UBPRD585

**DESCRIPTION**

Structured Cash, Synthetic and Hybrid Financial Products Held to Maturity

**FORMULA**

uc:[UBPRG840](#)[P0]

**UBPRD586****DESCRIPTION**

Structured Cash, Synthetic and Hybrid Financial Products

**FORMULA**

uc:[UBPRG843](#)[P0]

**UBPRD588****DESCRIPTION**

Total Investment Securities

**FORMULA**

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

**UBPRD591****DESCRIPTION**

Amortized Cost of US Treasury and Agency Securities Held as Held to Maturity Securities

**FORMULA**

uc:[UBPR0211](#)[P0] + existingof(uc:[UBPR1289](#)[P0],0) + existingof(uc:[UBPR1294](#)[P0],0) +  
existingof(cc:RCFDHT50[P0],cc:RCONHT50[P0],0)

**UBPRD592****DESCRIPTION**

Institution US Treasury and Other Government Obligations

**FORMULA**

uc:[UBPR1287](#)[P0] + existingof(uc:[UBPR1293](#)[P0],0) + existingof(uc:[UBPR1298](#)[P0],0) + existingof(cc:RCFDHT53[P0],  
cc:RCONHT53[P0], 0)

**UBPRD600****DESCRIPTION**

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

**FORMULA**

uc:[UBPR2651](#)[P0] + uc:[UBPRE127](#)[P0]

**UBPRD663**

**DESCRIPTION**

Institution Total Deposits Amount

**FORMULA**

uc:[UBPR2200](#)[P0]

**UBPRE119****DESCRIPTION**

Net Loans and Leases

**NARRATIVE**

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

**FORMULA**

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

**UBPRE127****DESCRIPTION**

Federal Home Loan Bank Borrowing Maturing Over One Year

**NARRATIVE**

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

**FORMULA**

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

**UBPRE186****DESCRIPTION**

Loans Not Held For Sale annual change

**NARRATIVE**

The annual change in loans not held for sale. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**

CHANGEYI(#uc:[UBPRB528](#),1)

**UBPRE209****DESCRIPTION**

Total Deposits annual change

**NARRATIVE**

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

## FORMULA

CHANGEYI(#uc:[UBPRD663](#),1)

**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))

### UBPRG378

#### DESCRIPTION

Pledged Loans and Leases

#### NARRATIVE

Pledged loans and leases from Call Report Schedule RC-C Part 1.

#### FORMULA

IF(uc:UBPR9999[P0] > '2009-06-30', IF(uc:UBPRC752[P0] = 31,cc:RCFDG378[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONG378[P0], NULL)), NULL)

### UBPRG832



**DESCRIPTION**

MBS: Commercial Mortgage Pass-Through Securities Amortized Cost of Held-to-Maturity - Total

**FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31, cc:RCFDK142[P0] + cc:RCFDK146[P0] + cc:RCFDK150[P0] + cc:RCFDK154[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK142[P0] + cc:RCONK146[P0] + cc:RCONK150[P0] + cc:RCONK154[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDG324[P0] + CC:RCFDG328[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONG324[P0] + cc:RCONG328[P0], NULL))))

**UBPRG835****DESCRIPTION**

MBS: Commercial Mortgage Pass-Through Securities Fair Value of Available-for-Sale - Total

**FORMULA**

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31, cc:RCFDK145[P0] + cc:RCFDK149[P0] + cc:RCFDK153[P0] + cc:RCFDK157[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK145[P0] + cc:RCONK149[P0] + cc:RCONK153[P0] + cc:RCONK157[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDG327[P0] + CC:RCFDG331[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41, cc:RCONG327[P0] + cc:RCONG331[P0], NULL))))

**UBPRG840****DESCRIPTION**

ABS: Structured Financial Products: Amortized Cost of Held-to-Maturity - Total

**FORMULA**

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, existingof(cc:RCFDG336[P0], cc:RCFDHT58[P0], 0) + existingof(CC:RCFDG340[P0], 0) + existingof(CC:RCFDG344[P0], 0), IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, existingof(cc:RCONG336[P0], cc:RCONHT58[P0], 0) + existingof(cc:RCONG340[P0], 0) + existingof(cc:RCONG344[P0], 0), NULL))

**UBPRG843****DESCRIPTION**

ABS: Structured Financial Products: Fair Value of Available-for-Sale Total

**FORMULA**

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, existingof(cc:RCFDG339[P0], cc:RCFDHT61[P0], 0) + existingof(CC:RCFDG343[P0], 0) + existingof(CC:RCFDG347[P0], 0), IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, existingof(cc:RCONG339[P0], cc:RCONHT61[P0], 0) + existingof(cc:RCONG343[P0], 0) + existingof(cc:RCONG347[P0], 0), NULL))

**UBPRJA22****DESCRIPTION**

Equity securities with readily determinable fair values not held for trading

**FORMULA**

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

**UBPRK223**

## DESCRIPTION

Listing Service Deposits

## NARRATIVE

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

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2010-12-31',cc:RCONK223[P0], NULL)

**UBPRPY82**

## DESCRIPTION

AFS Sec - Unrealized App (Dep)

## NARRATIVE

AFS Sec - Unrealized App (Dep)

## FORMULA

uc:[UBPR1773](#)[P0] - uc:[UBPR1772](#)[P0]

**UBPRQE21**

## DESCRIPTION

Wholesale funding sources

## NARRATIVE

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

## FORMULA

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

**UBPRQE52**

## DESCRIPTION

LHFI growth rate (2 YR)

## NARRATIVE

Loans held for investment (LHFI) 2-year growth rate. The percentage is determined by taking the current period's LHFI less LHFI from 2 years prior divided by LHFIs from 2 years prior.

## FORMULA

PCTOF(uc:[UBPRB528](#)[P0],uc:[UBPRQE77](#)[P0])-100

**UBPRQE53**

## DESCRIPTION

Deposit growth rate (2 YR)

#### NARRATIVE

Total deposits 2-year growth rate. The percentage is determined by taking the current period's total deposits less total deposits from 2 years prior divided by total deposits from 2 years prior.

#### FORMULA

PCTOF(uc:[UBPRD663](#)[P0],uc:[UBPRQE80](#)[P0])-100

### UBPRQE57

#### DESCRIPTION

LHFI growth less deposit growth (3 YR)

#### NARRATIVE

Loans held for investment (LHFI) 3-year growth rate. The percentage is determined by taking the current period's LHFIs less LHFI from 3 years prior divided by total LHFI from 3 years prior.

#### FORMULA

PCTOF(uc:[UBPRB528](#)[P0],uc:[UBPRQE78](#)[P0])-100

### UBPRQE58

#### DESCRIPTION

Deposit growth rate (3 YR)

#### NARRATIVE

Total deposits 3-year growth rate. The percentage is determined by taking the current period's total deposits less total deposits from 3 years prior divided by total deposits from 3 years prior.

#### FORMULA

PCTOF(uc:[UBPRD663](#)[P0],uc:[UBPRQE81](#)[P0])-100

### UBPRQE62

#### DESCRIPTION

All government agency mortgage-backed securities

#### NARRATIVE

The amortized cost of held-to-maturity residential mortgage pass-through securities, other residential mortgage-backed securities, commercial mortgage pass-through securities, and other commercial mortgage-backed securities guaranteed or issued by U.S. Government agencies or sponsored agencies plus the fair value of available-for-sale residential mortgage pass-through securities, other residential mortgage-backed securities, commercial mortgage pass-through securities, and other commercial mortgage-backed securities guaranteed or issued by U.S. Government agencies or sponsored agencies.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-06-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFDG300[P0] + cc:RCFDG304[P0] + cc:RCFDG303[P0] + cc:RCFDG307[P0] + cc:RCFDG312[P0] + cc:RCFDG316[P0] + cc:RCFDG315[P0] + cc:RCFDG319[P0] + ExistingOf(cc:RCFDK142[P0],0) + ExistingOf(cc:RCFDK150[P0],0) + ExistingOf(cc:RCFDK145[P0],0) + ExistingOf(cc:RCFDK153[P0],0), IF(uc:[UBPR9999](#)[P0] > '2009-06-01' and uc:[UBPRC752](#)[P0] = 41,ExistingOf(cc:RCONG300[P0], cc:RCONHT54[P0],0) + ExistingOf(cc:RCONG304[P0],0) +

ExistingOf(cc:RCONG303[P0], cc:RCONHT57[P0],0) + ExistingOf(cc:RCONG307[P0],0) + cc:RCONG312[P0] + cc:RCONG316[P0] + cc:RCONG315[P0] + cc:RCONG319[P0] + ExistingOf(cc:RCONK142[P0],0) + ExistingOf(cc:RCONK150[P0],0) + ExistingOf(cc:RCONK145[P0],0) + ExistingOf(cc:RCONK153[P0],0),  
 IF(uc:UBPR9999[P0] < '2009-06-01',uc:UBPR1698[P0] + uc:UBPR1703[P0] + uc:UBPR1702[P0] + uc:UBPR1707[P0] + uc:UBPR1714[P0] + uc:UBPR1718[P0] + uc:UBPR1717[P0] + uc:UBPR1732[P0] ,NULL)))

## UBPRQE73

### DESCRIPTION

Total assets 1 year prior from current period

### NARRATIVE

This is total assets from 1 year prior and used to calculate 2- and 3-year growth rates.

### FORMULA

uc:UBPR2170[-P4Q]

## UBPRQE74

### DESCRIPTION

Total assets 2 years prior from current period

### NARRATIVE

This is total assets from 2 years prior and used to calculate 2- and 3-year growth rates.

### FORMULA

uc:UBPRQE73[-P4Q]

## UBPRQE75

### DESCRIPTION

Total assets 3 years prior from current period

### NARRATIVE

This is total assets from 3 years prior and used to calculate the 3 year growth rate.

### FORMULA

uc:UBPRQE74[-P4Q]

## UBPRQE76

### DESCRIPTION

LHFI 1 year prior from current period

### NARRATIVE

This is gross loans held for investment from 1 year prior and used to calculate 2- and 3-year growth rates.

### FORMULA

uc:UBPRB528[-P4Q]

## UBPRQE77

**DESCRIPTION**

LHFI 2 years prior from current period

**NARRATIVE**

This is gross loans held for investment from 2 years prior and used to calculate 2 and 3 year growth rates.

**FORMULA**

uc:[UBPRQE76](#)[-P4Q]

**UBPRQE78****DESCRIPTION**

LHFI 3 years prior from current period

**NARRATIVE**

This is gross loans held for investment from 3 years prior and used to calculate the 3 year growth rate.

**FORMULA**

uc:[UBPRQE77](#)[-P4Q]

**UBPRQE79****DESCRIPTION**

Total deposits 1 year prior from current period

**NARRATIVE**

his is total deposits from 1 year prior and used to calculate 2 and 3 year growth rates.

**FORMULA**

uc:[UBPRD663](#)[-P4Q]

**UBPRQE80****DESCRIPTION**

Total deposits 2 years prior from current period

**NARRATIVE**

This is total deposits from 2 years prior and used to calculate 2 and 3 year growth rates.

**FORMULA**

uc:[UBPRQE79](#)[-P4Q]

**UBPRQE81****DESCRIPTION**

Total deposits 3 years prior from current period

**NARRATIVE**

This is total deposits from 3 years prior and used to calculate the 3 year growth rate.

**FORMULA**

uc:[UBPRQE80](#)[-P4Q]

## UBPRQE82

### DESCRIPTION

Wholesale funding 1 year prior from current period

### NARRATIVE

Wholesale funding from 1 year prior and used to calculate 2 and 3 year growth rates. Wholesale funding includes federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

### FORMULA

uc:[UBPRQE21](#)[-P4Q]

## UBPRQE83

### DESCRIPTION

Wholesale funding 2 years prior from current period

### NARRATIVE

Wholesale funding from 2 years prior and used to calculate 2 and 3 year growth rates. Wholesale funding includes federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

### FORMULA

uc:[UBPRQE82](#)[-P4Q]

## UBPRQE84

### DESCRIPTION

Wholesale funding 3 years prior from current period

### NARRATIVE

Wholesale funding from 3 years prior and used to calculate the 3 year growth rate. Wholesale funding includes federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings, brokered deposits, deposits obtained through the use of listing services, and deposits in foreign offices.

### FORMULA

uc:[UBPRQE83](#)[-P4Q]