Securitization & Asset Sale Activities--Page 13A

1 Unused Comm to Provide Liquidity

1.1 UBPRE816

DESCRIPTION

Unused Comm to Provide Liquidity, as a Percent of Tot Sec

NARRATIVE

The dollar amount of unused commitments to provide liquidity to asset sold and securitized (from Call Report Schedule RC-S) divided by the total of all securitized assets (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE717[P0],uc:UBPRE711[P0]), NULL)

2 Sellers Int in Secs & LNS % Trust

2.1 UBPRE817

DESCRIPTION

Sellers Int in Secs & LNS as a Percent of Sec Assets

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by the total of all securitized assets (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE718[P0],uc:UBPRE711[P0]), NULL)

3 Home Equity

3.1 UBPRE818

DESCRIPTION

Home Equity Lines as a Percent of Sec Home Equity LNS

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by securitized home equity lines (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE719[P0],uc:UBPRB706[P0]), NULL)

4 Credit Card

4.1 UBPRE819

DESCRIPTION

Credit Card Receivables as a Percent of Sec Credit Card Rec

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by securitized credit card receivables (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE720[P0],uc:UBPRB707[P0]), NULL)

5 Commercial & Industrial

5.1 UBPRE820

DESCRIPTION

Commercial & Industrial Loans as a Percent of Sec Comm & Ind LNS

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C) divided by securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE721[P0],uc:UBPRB710[P0]), NULL)

6 Total Retained Credit Exposure

6.1 UBPRE821

DESCRIPTION

Total Retained Credit Exposure, as a Percent of Tier 1 Capital

NARRATIVE

The sum of all retained interest only strips (from Call Report Schedule RC-S) plus the all other credit enhancements (from Call Report Schedule RC-S) divided by tier 1 capital.

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',PCTOF(uc:UBPRE722[P0],uc:UBPRE644[P0]), NULL)

7 1-4 Family Residential-nonrevolving

7.1 UBPRB733

DESCRIPTION

1-4 Family Residential Loans, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized 1-4 family residential loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB733[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB733[P0], NULL))

8 Home Equity

8.1 UBPRD676

DESCRIPTION

Home Equity Lines, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized home equity lines 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB734[P0] + Existingof(uc:UBPRB764[P0],0), NULL)

9 Credit Card

9.1 UBPRJ238

DESCRIPTION

Credit Card Receivables, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized credit card receivables 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01', uc:UBPRB735[P0] + Existingof(uc:UBPRB765[P0],0),NULL)

10 Auto

10.1 UBPRB736

DESCRIPTION

Auto Loans, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized auto loans 30 to 89 days past due (from Call Repport Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB736[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB736[P0], NULL))

11 Commercial & Industrial

11.1 UBPRD675

DESCRIPTION

Commercial & Industrial Loans, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized commercial and industrial loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB738[P0] + Existingof(uc:UBPRB766[P0],0), NULL)

12 All Other Loans and Leases

12.1 UBPRE824

DESCRIPTION

All Other Loans and Leases, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized all other loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB739[P0] + uc:UBPRB737[P0], NULL)

13 Total 30-89 Day PD Secur Assets

13.1 UBPRE825

DESCRIPTION

Total 30-89 Day PD Secur Assets $

NARRATIVE

The dollar amount of all securitized loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB733[P0] + Existingof(uc:UBPRD676[P0],0) + Existingof(uc:UBPRB735[P0],0) + Existingof(uc:UBPRB736[P0],0) + Existingof(uc:UBPRD675[P0],0) + Existingof(uc:UBPRE824[P0], cc:RCONB739[P0])

14 1-4 Family Residential-nonrevolving

14.1 UBPRB740

DESCRIPTION

1-4 Family Residential Loans, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized 1-4 family residential loans 90 days or over days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB740[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB740[P0], NULL))

15 Home Equity

15.1 UBPRD679

DESCRIPTION

Home Equity Lines, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized home equity lines 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB741[P0] + Existingof(uc:UBPRB767[P0],0)

16 Credit Card

16.1 UBPRD678

DESCRIPTION

Credit Card Receivables, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized credit card receivables 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB742[P0] + Existingof(uc:UBPRB768[P0],0)

17 Auto

17.1 UBPRB743

DESCRIPTION

Auto Loans, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized auto loans 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB743[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB743[P0], NULL))

18 Commercial & Industrial

18.1 UBPRD677

DESCRIPTION

Commercial & Industrial Loans, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized commercial and industrial loans 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB745[P0] + Existingof(uc:UBPRB769[P0],0)

19 All Other Loans and Leases

19.1 UBPRE826

DESCRIPTION

All Other Loans and Leases, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized all other loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB746[P0] + uc:UBPRB744[P0], NULL)

20 Total 90+ Days PD Secur Assets

20.1 UBPRE827

DESCRIPTION

Total 90+ Days PD Secur Assets $

NARRATIVE

The dollar amount of all securitized loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB740[P0] + Existingof(uc:UBPRD679[P0],0) + Existingof(uc:UBPRD678[P0],0) + Existingof(uc:UBPRB743[P0],0) + Existingof(uc:UBPRD677[P0],0) + Existingof(uc:UBPRE826[P0], cc:RCONB746[P0])

21 Total Past Due Securitized Assets

21.1 UBPRE828

DESCRIPTION

Total Past Due Securitized Assets $

NARRATIVE

Dollar amount of all securitized loans and leases past due as reported in Call Report Schedule RC-S

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRE825[P0] + uc:UBPRE827[P0], NULL)

22 1-4 Family Residential-nonrevolving

22.1 UBPRE829

DESCRIPTION

1-4 Family Residential Loans, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized 1-4 family residential loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB747[P0] - cc:RIADB754[P0], NULL)

23 Home Equity

23.1 UBPRE830

DESCRIPTION

Home Equity Lines, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized home equity lines (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB748[P0] + Existingof(cc:RIADB770[P0],0) - cc:RIADB755[P0] - Existingof(cc:RIADB773[P0],0), NULL)

24 Credit Card

24.1 UBPRE831

DESCRIPTION

Credit Card Receivables, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized credit card receivables (from Call Report Schedule RC-S).

FORMULA

cc:RIADB749[P0] + Existingof(cc:RIADB771[P0],0) - cc:RIADB756[P0] - Existingof(cc:RIADB774[P0],0)

25 Auto

25.1 UBPRE832

DESCRIPTION

Auto Loans, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized auto loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB750[P0] - cc:RIADB757[P0], NULL)

26 Commercial & Industrial

26.1 UBPRE833

DESCRIPTION

Commercial & Industrial Loans, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

cc:RIADB752[P0] + Existingof(cc:RIADB772[P0],0) - cc:RIADB759[P0] - Existingof(cc:RIADB775[P0],0)

27 All Other Loans and Leases

27.1 UBPRE834

DESCRIPTION

All Other Loans and Leases, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized all other loans and leases (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB751[P0] + cc:RIADB753[P0] - cc:RIADB758[P0] - cc:RIADB760[P0], NULL)

28 Total Net Charge Off Secur Asset

28.1 UBPRE835

DESCRIPTION

Total Net Charge Off Secur Asset $

NARRATIVE

The dollar amount of all net chargeoffs for securitized loan and leases (from Call Report Schedule RC-S).

FORMULA

uc:UBPRE829[P0] + Existingof(uc:UBPRE830[P0],0) + Existingof(uc:UBPRE831[P0],0) + Existingof(uc:UBPRE832[P0],0) + Existingof(uc:UBPRE833[P0],0) + Existingof(cc:RIADB751[P0],0) + cc:RIADB753[P0] - Existingof(cc:RIADB758[P0],0) - cc:RIADB760[P0]

Referenced Concepts

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))))))

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRB500

DESCRIPTION

Amount of Ownership (or Seller's) Interests Carried as: Loans - Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB500[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB500[P0], NULL))

UBPRB501

DESCRIPTION

Amount of Ownership (or Seller's) Interests Carried as: Loans - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB501[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB501[P0], NULL))

UBPRB502

DESCRIPTION

Amount of Ownership (or Seller's) Interests Carried as: Loans - Commercial & Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB502[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB502[P0], NULL))

UBPRB705

DESCRIPTION

Sec 1-4 Family Residential Loans ($000)

NARRATIVE

The dollar amount of securitized 1-4 Family Residential loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB705[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB705[P0], NULL))

UBPRB706

DESCRIPTION

Sec Home Equity Lines ($000)

NARRATIVE

The dollar amount of securitized home equity lines (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB706[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB706[P0], NULL))

UBPRB707

DESCRIPTION

Sec Credit Card Receivables ($000)

NARRATIVE

The dollar amount of securitized credit card receivables (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB707[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB707[P0], NULL))

UBPRB708

DESCRIPTION

Sec Auto Loans ($000)

NARRATIVE

The dollar amount of securitized auto loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB708[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB708[P0], NULL))

UBPRB709

DESCRIPTION

Outstanding Principal Balance of Assets Sold and Securitized with Recourse or Other Seller-Provided Credit Enhancements - Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB709[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB709[P0], NULL))

UBPRB710

DESCRIPTION

Sec Commercial & Industrial Loans ($000)

NARRATIVE

The dollar amount of securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB710[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB710[P0], NULL))

UBPRB711

DESCRIPTION

Outstanding Principal Balance of Assets Sold and Securitized With Recourse or Other Seller-Provided Credit Enhancements - All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB711[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB711[P0], NULL))

UBPRB712

DESCRIPTION

Ret IO 1-4 Family Residential Loans ($000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on 1-4 Family Residential loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB712[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB712[P0], NULL))

UBPRB713

DESCRIPTION

Ret IO Strips Home Equity Lines ($000)

NARRATIVE

Dollar amount of credit exposure from retained interest only strips on home equity lines (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB713[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB713[P0], NULL))

UBPRB714

DESCRIPTION

Ret IO Strips Credit Card Receivables ($000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on credit card receivables (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB714[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB714[P0], NULL))

UBPRB715

DESCRIPTION

Ret IO Strips Auto Loans ($000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on auto loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB715[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB715[P0], NULL))

UBPRB716

DESCRIPTION

Retained Interest-Only Strips - Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB716[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB716[P0], NULL))

UBPRB717

DESCRIPTION

Ret IO Strips Commercial & Industrial Loans ($000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB717[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB717[P0], NULL))

UBPRB718

DESCRIPTION

Retained Interest-Only Strips - All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB718[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB718[P0], NULL))

UBPRB719

DESCRIPTION

Ret Cr Enh 1-4 Family Residential Loans ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on 1-4 Family Residential Loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC393[P0] + uc:UBPRC400[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 31,cc:RCFDB719[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01'and uc:UBPRC752[P0] = 41,cc:RCONB719[P0], NULL)))

UBPRB720

DESCRIPTION

Ret Cr Enh Home Equity Lines ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Home Equity Lines (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC394[P0] + uc:UBPRC401[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB720[P0], IF(uc:UBPR9999[P0] > '2001-06-01' AND uc:UBPR9999[P0] < '2003-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONB720[P0], NULL)))

UBPRB721

DESCRIPTION

Ret Cr Enh Credit Card Receivables ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Credit Card Receivables (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC395[P0] + uc:UBPRC402[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB721[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB721[P0], NULL)))

UBPRB722

DESCRIPTION

Ret Cr Enh Auto Loans ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Auto Loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC396[P0] + uc:UBPRC403[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB722[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB722[P0], NULL)))

UBPRB723

DESCRIPTION

Standby Letters of Credit, Subordinated Securities, and Other Enhancements - Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB723[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB723[P0], NULL))

UBPRB724

DESCRIPTION

Ret Cr Enh Commercial & Industrial Loans ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Commerial and Industrial Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements on Commerial and Industrial Loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC398[P0] + uc:UBPRC405[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB724[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB724[P0], NULL)))

UBPRB725

DESCRIPTION

Standby Letters of Credit, Subordinated Securities, and Other Enhancements - All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB725[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB725[P0], NULL))

UBPRB726

DESCRIPTION

1-4 Family Res Unused Commitments to Provide Liquidity to Structures

NARRATIVE

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported on RC-S: 1-4 Family Residential Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB726[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB726[P0], NULL))

UBPRB727

DESCRIPTION

Home Equity Lines Unused Commitments to Provide Liquidity to Structures

NARRATIVE

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported on RC-S: Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB727[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB727[P0], NULL))

UBPRB728

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB728[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB728[P0], NULL))

UBPRB729

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB729[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB729[P0], NULL))

UBPRB730

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1- Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB730[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB730[P0], NULL))

UBPRB731

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB731[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB731[P0], NULL))

UBPRB732

DESCRIPTION

Reporting Bank's Unused Commitments to Provide Liquidity to Structures Reported in Item 1 - All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB732[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB732[P0], NULL))

UBPRB733

DESCRIPTION

1-4 Family Residential Loans, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized 1-4 family residential loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB733[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB733[P0], NULL))

UBPRB734

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 30-89 Days - Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB734[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB734[P0], NULL))

UBPRB735

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 30-89 Days - Credit Card Receivables

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFDB735[P0], IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPRC752[P0] = 41,cc:RCONB735[P0], NULL))

UBPRB736

DESCRIPTION

Auto Loans, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized auto loans 30 to 89 days past due (from Call Repport Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB736[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB736[P0], NULL))

UBPRB737

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 30-89 Days Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB737[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB737[P0], NULL))

UBPRB738

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 30-89 Days Commercial & Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB738[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB738[P0], NULL))

UBPRB739

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 30-89 Days All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB739[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB739[P0], NULL))

UBPRB740

DESCRIPTION

1-4 Family Residential Loans, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized 1-4 family residential loans 90 days or over days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB740[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB740[P0], NULL))

UBPRB741

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 90 Days or More Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB741[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB741[P0], NULL))

UBPRB742

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 90 Days or More Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB742[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB742[P0], NULL))

UBPRB743

DESCRIPTION

Auto Loans, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized auto loans 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB743[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB743[P0], NULL))

UBPRB744

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 90 Days or More Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB744[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB744[P0], NULL))

UBPRB745

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 90 Days or More Commercial & Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB745[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB745[P0], NULL))

UBPRB746

DESCRIPTION

Past Due Loan Amounts Included in Item 1: 90 Days or More All Other Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB746[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB746[P0], NULL))

UBPRB761

DESCRIPTION

Amount of Ownership (or Seller's) Interest Carried as: Securities - Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB761[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB761[P0], NULL))

UBPRB762

DESCRIPTION

Amount of Ownership (or Seller's) Interest Carried as: Securities - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB762[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB762[P0], NULL))

UBPRB763

DESCRIPTION

Amount of Ownership (or Seller's) Interest Carried as: Securities - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB763[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB763[P0], NULL))

UBPRB764

DESCRIPTION

Past Due Loan Amounts Included in Interests Reported in Item 6: 30-89 Days Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB764[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB764[P0], NULL))

UBPRB765

DESCRIPTION

Past Due Loan Amounts Included in Interests Reported in Item 6: 30-89 Days Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB765[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB765[P0], NULL))

UBPRB766

DESCRIPTION

Past Due Loan Amounts Included in Interests Reported in Item 6: 30-89 Days Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB766[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB766[P0], NULL))

UBPRB767

DESCRIPTION

Past Due Loan Amounts Included in Interests Reported in Item 6: 90 Days or More - Home Equity Lines

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB767[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB767[P0], NULL))

UBPRB768

DESCRIPTION

Past Due Loan Amounts Included in Interests Reported in Item 6: 90 Days or More - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB768[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB768[P0], NULL))

UBPRB769

DESCRIPTION

Past Due Loan Amounts Included in Interests Reported in Item 6: 90 Days or More - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCFDB769[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2001-06-30',cc:RCONB769[P0], NULL))

UBPRC393

DESCRIPTION

Subordinated Securities and Other Residual Interests - 1-4 Family Residential Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC393[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC393[P0], NULL))

UBPRC394

DESCRIPTION

Subordinated Securities and Other Residual Interests - Home Equity

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC394[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC394[P0], NULL))

UBPRC395

DESCRIPTION

Subordinated Securities and Other Residual Interests - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC395[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC395[P0], NULL))

UBPRC396

DESCRIPTION

Subordinated Securities and Other Residual Interests - Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC396[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC396[P0], NULL))

UBPRC397

DESCRIPTION

Subordinated Securities and Other Residual Interests - Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC397[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC397[P0], NULL))

UBPRC398

DESCRIPTION

Subordinated Securities and Other Residual Interests - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC398[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC398[P0], NULL))

UBPRC399

DESCRIPTION

Subordinated Securities and Other Residual Interests - All Other Loans and All Leases

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC399[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC399[P0], NULL))

UBPRC400

DESCRIPTION

Standby Letters of Credit and Other Enhancements - 1-4 Family Residential Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC400[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC400[P0], NULL))

UBPRC401

DESCRIPTION

Standby Letters of Credit and Other Enhancements - Home Equity

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC401[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC401[P0], NULL))

UBPRC402

DESCRIPTION

Standby Letters of Credit and Other Enhancements - Credit Card Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC402[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC402[P0], NULL))

UBPRC403

DESCRIPTION

Standby Letters of Credit and Other Enhancements - Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC403[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC403[P0], NULL))

UBPRC404

DESCRIPTION

Standby Letters of Credit and Other Enhancements - Other Consumer Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC404[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC404[P0], NULL))

UBPRC405

DESCRIPTION

Standby Letters of Credit and Other Enhancements - Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC405[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC405[P0], NULL))

UBPRC406

DESCRIPTION

Standby Letters of Credit and Other Enhancements - All Other Loans and All Leases

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCFDC406[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2003-03-31',cc:RCONC406[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD675

DESCRIPTION

Commercial & Industrial Loans, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized commercial and industrial loans 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB738[P0] + Existingof(uc:UBPRB766[P0],0), NULL)

UBPRD676

DESCRIPTION

Home Equity Lines, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized home equity lines 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB734[P0] + Existingof(uc:UBPRB764[P0],0), NULL)

UBPRD677

DESCRIPTION

Commercial & Industrial Loans, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized commercial and industrial loans 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB745[P0] + Existingof(uc:UBPRB769[P0],0)

UBPRD678

DESCRIPTION

Credit Card Receivables, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized credit card receivables 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB742[P0] + Existingof(uc:UBPRB768[P0],0)

UBPRD679

DESCRIPTION

Home Equity Lines, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized home equity lines 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB741[P0] + Existingof(uc:UBPRB767[P0],0)

UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Call Report Schedule RC-R.

FORMULA

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

UBPRE711

DESCRIPTION

Securitization Activities ($000)

NARRATIVE

The total of all securitized assets (from Call Report Schedule RC-S).

FORMULA

ExistingOf(uc:UBPRB705[P0],0) + ExistingOf(uc:UBPRB706[P0],0) + ExistingOf(uc:UBPRB707[P0],0) + ExistingOf(uc:UBPRB708[P0],0) + ExistingOf(uc:UBPRB710[P0],0) + ExistingOf(uc:UBPRE712[P0],cc:RCONB711[P0],0) + ExistingOf(cc:RCONFT08[P0],0)

UBPRE712

DESCRIPTION

All Other Sec Loans and Leases ($000)

NARRATIVE

The dollar amount of securitized other consumer loans plus all other loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB709[P0] + uc:UBPRB711[P0], NULL)

UBPRE713

DESCRIPTION

Ret IO Strips ($000)

NARRATIVE

The total of all credit exposure from retained interest only strips (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB712[P0] + uc:UBPRB713[P0] + uc:UBPRB714[P0] + uc:UBPRB715[P0] + uc:UBPRB717[P0] + uc:UBPRE714[P0], NULL)

UBPRE714

DESCRIPTION

All Other Ret IO Strips Loans and Leases ($000)

NARRATIVE

The dollar amount of credit exposure from retained interest only strips on other consumer loans plus all other loans (from Call Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB716[P0] + uc:UBPRB718[P0], NULL)

UBPRE715

DESCRIPTION

Retained Credit Enhancements ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes the total of All Other Credit Enhancements (from Call Report Schedule RC-S). From March 31, 2003 forward includes the total of Subordinated Securities, Stand By Letters of Credit and All Other Credit Enhancements (from Call Report Schedule RC-S)

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB719[P0] + uc:UBPRB720[P0] + uc:UBPRB721[P0] + uc:UBPRB722[P0] + uc:UBPRB724[P0] + uc:UBPRE716[P0], NULL)

UBPRE716

DESCRIPTION

All Other Ret Cr Enh Loans and Leases ($000)

NARRATIVE

From March 31, 2001 through December 31, 2002 includes All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S). From March 31, 2003 forward includes Subordinated Securities, Stand by Letters of Credit and All Other Credit Enhancements on Other Consumer Loans + All Other Loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2003-01-01',uc:UBPRC397[P0] + uc:UBPRC399[P0] + uc:UBPRC404[P0] + uc:UBPRC406[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND uc:UBPR9999[P0] < '2003-01-01',uc:UBPRB723[P0] + uc:UBPRB725[P0], NULL))

UBPRE717

DESCRIPTION

Unused Liquidity Commitments ($000)

NARRATIVE

Dollar amount of unused commitments to provide liquidity to assets sold and securitized (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB726[P0] + uc:UBPRB727[P0] + uc:UBPRB728[P0] + uc:UBPRB729[P0] + uc:UBPRB730[P0] + uc:UBPRB731[P0] + uc:UBPRB732[P0], NULL)

UBPRE718

DESCRIPTION

Sellers Interest in Secs & Loans ($000)

NARRATIVE

From Call Report Schedule (RC-S), the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA

Existingof(uc:UBPRE719[P0],cc:RCONHU19[P0]) + Existingof(uc:UBPRE720[P0],0) + Existingof(uc:UBPRE721[P0],0)

UBPRE719

DESCRIPTION

Sell Int Home Equity Lines ($000)

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA

Existingof(uc:UBPRB761[P0],cc:RCFDHU16[P0]) + Existingof(uc:UBPRB500[P0],0)

UBPRE720

DESCRIPTION

Sell Int Credit Card Receivables ($000)

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA

Existingof(uc:UBPRB762[P0],cc:RCFDHU17[P0]) + Existingof(uc:UBPRB501[P0],0)

UBPRE721

DESCRIPTION

Sell Int Commercial & Industrial Loans ($000)

NARRATIVE

From Call Report Schedule RC-S, the dollar amount of ownership (or sellers) interests carried as securities (included in Call Report Schedule RC-B) or loans (included in Call Report Schedule RC-C).

FORMULA

Existingof(uc:UBPRB763[P0],cc:RCFDHU18[P0]) + Existingof(uc:UBPRB502[P0],0)

UBPRE722

DESCRIPTION

Total Retained Credit Exposure ($000)

NARRATIVE

The total dollar volume of all retained interest only strips plus the total dollar volume of all other credit enhancements (from Call Report Schedule RC-S).

FORMULA

Existingof(uc:UBPRE713[P0],cc:RCFDHU09[P0], cc:RCONHU09[P0]) + Existingof(cc:RCFDHU10[P0],0) + Existingof(cc:RCFDHU11[P0],0) + Existingof(cc:RCFDHU12[P0],0) + Existingof(cc:RCFDHU13[P0],0) + Existingof(cc:RCFDHU14[P0],0) + Existingof(uc:UBPRE715[P0],cc:RCFDHU15[P0], cc:RCONHU15[P0])

UBPRE824

DESCRIPTION

All Other Loans and Leases, $ 30-89 Days PD Sec

NARRATIVE

The dollar amount of securitized all other loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB739[P0] + uc:UBPRB737[P0], NULL)

UBPRE825

DESCRIPTION

Total 30-89 Day PD Secur Assets $

NARRATIVE

The dollar amount of all securitized loans and leases 30 to 89 days past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB733[P0] + Existingof(uc:UBPRD676[P0],0) + Existingof(uc:UBPRB735[P0],0) + Existingof(uc:UBPRB736[P0],0) + Existingof(uc:UBPRD675[P0],0) + Existingof(uc:UBPRE824[P0], cc:RCONB739[P0])

UBPRE826

DESCRIPTION

All Other Loans and Leases, $ 90+ Days PD Sec

NARRATIVE

The dollar amount of securitized all other loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',uc:UBPRB746[P0] + uc:UBPRB744[P0], NULL)

UBPRE827

DESCRIPTION

Total 90+ Days PD Secur Assets $

NARRATIVE

The dollar amount of all securitized loans and leases 90 days or over past due (from Call Report Schedule RC-S).

FORMULA

uc:UBPRB740[P0] + Existingof(uc:UBPRD679[P0],0) + Existingof(uc:UBPRD678[P0],0) + Existingof(uc:UBPRB743[P0],0) + Existingof(uc:UBPRD677[P0],0) + Existingof(uc:UBPRE826[P0], cc:RCONB746[P0])

UBPRE829

DESCRIPTION

1-4 Family Residential Loans, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized 1-4 family residential loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB747[P0] - cc:RIADB754[P0], NULL)

UBPRE830

DESCRIPTION

Home Equity Lines, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized home equity lines (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB748[P0] + Existingof(cc:RIADB770[P0],0) - cc:RIADB755[P0] - Existingof(cc:RIADB773[P0],0), NULL)

UBPRE831

DESCRIPTION

Credit Card Receivables, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized credit card receivables (from Call Report Schedule RC-S).

FORMULA

cc:RIADB749[P0] + Existingof(cc:RIADB771[P0],0) - cc:RIADB756[P0] - Existingof(cc:RIADB774[P0],0)

UBPRE832

DESCRIPTION

Auto Loans, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized auto loans (from Call Report Schedule RC-S).

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',cc:RIADB750[P0] - cc:RIADB757[P0], NULL)

UBPRE833

DESCRIPTION

Commercial & Industrial Loans, $ Net Loss Sec

NARRATIVE

The dollar amount of net chargeoffs for securitized commercial and industrial loans (from Call Report Schedule RC-S).

FORMULA

cc:RIADB752[P0] + Existingof(cc:RIADB772[P0],0) - cc:RIADB759[P0] - Existingof(cc:RIADB775[P0],0)