Analysis of Concentrations of Credit--Page 7B

1 Real Estate

1.1 UBPRE884

DESCRIPTION

Total Real Estate Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Construction, land development and other land loans, closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans), loans secured by farmland, loans secured by multifamily residential properties, and loans secured by non-farm non-residential properties divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPR1410[P0],uc:UBPR3792[P0])

2 Construction & Development

2.1 UBPRD490

DESCRIPTION

Construction & Development Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Construction, land development and other land loans divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPR1415[P0],uc:UBPR3792[P0])

3 1-4 Family Construction

3.1 UBPRE632

DESCRIPTION

1-4 Family Construction Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Construction loans secured by 1-4 family properties divided by Tier 1 Capital plus Allowance

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF158[P0],uc:UBPR3792[P0]), NULL)

4 Other Const & Development

4.1 UBPRE657

DESCRIPTION

Other Const & Land Development Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Construction loans secured by other real estate properties divided by Tier 1 Capital plus Allowance

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF159[P0],uc:UBPR3792[P0]), NULL)

5 Farmland

5.1 UBPRE880

DESCRIPTION

Farmland Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Loans secured by farmland divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(cc:RCON1420[P0],uc:UBPR3792[P0])

6 1-4 Family Residential

6.1 UBPRE658

DESCRIPTION

1-4 Family Residential Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Closed-end loans secured by 1-4 family residential properties (first liens, junior liens, and revolving open-end loans) divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD214[P0],uc:UBPR3792[P0])

7 Home Equity

7.1 UBPRE663

DESCRIPTION

Home Equity Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Revolving open end loans divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(cc:RCON1797[P0],uc:UBPR3792[P0])

8 1-4 Family 1st Lien

8.1 UBPRFB78

DESCRIPTION

RATIO 1-4 FAMILY 1ST LIEN LOANS TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

if(uc:UBPR3792[P0]<>0,PCTOF(cc:RCON5367[P0],uc:UBPR3792[P0]),null)

9 1-4 Family Jr Lien

9.1 UBPRFB79

DESCRIPTION

RATIO 1-4 FAMILY JR LIEN LOANS TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

if(uc:UBPR3792[P0]<>0,PCTOF(cc:RCON5368[P0],uc:UBPR3792[P0]),null)

10 Multifamily

10.1 UBPRE881

DESCRIPTION

Multifamily Loans, % T1C + ACL

NARRATIVE

Loans secured by multifamily residential properties divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(cc:RCON1460[P0],uc:UBPR3792[P0])

11 NonFarm NonResidential

11.1 UBPRE882

DESCRIPTION

Non-Farm Non-Residential Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Loans secured by non-farm non-residential properties divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPR1480[P0],uc:UBPR3792[P0])

12 Own-Occ NonFarm NonResidential

12.1 UBPRE883

DESCRIPTION

Owner Occupied Non-Farm Non-Residential Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Loans secured by owner occupied non-farm non-residential properties divided by Tier 1 Capital plus Allowance

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF160[P0],uc:UBPR3792[P0]), NULL)

13 Other NonFarm NonResidential

13.1 UBPRE392

DESCRIPTION

Other Non-Farm Non-Residential Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Loans secured by other non-farm non-residential mortgages divided by tier 1 capital plus allowance

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(cc:RCONF161[P0],uc:UBPR3792[P0]), NULL)

14 RE Loans in Foreign Offices

14.1 UBPRFB80

DESCRIPTION

RATIO RE LOANS IN FO TO T1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

if(uc:UBPR3792[P0]<>0,PCTOF(uc:UBPRD198[P0],uc:UBPR3792[P0]),null)

15 Depository Institutions

15.1 UBPRE885

DESCRIPTION

Financial Institution Loans, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 041, loans to commercial banks in the U.S. divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 031, loans to commercial banks in the U.S., loans to other depository institutions in the U.S., and loans to banks in foreign countries divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD173[P0],uc:UBPR3792[P0])

16 Agricultural

16.1 UBPRE886

DESCRIPTION

Agricultural Loans, % Tier 1 Capital plus Allowance

NARRATIVE

Loans to finance agricultural production divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD666[P0],uc:UBPR3792[P0])

17 Commercial & Industrial

17.1 UBPRE887

DESCRIPTION

Commercial & Industrial Loans, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, commercial and industrial Loans in domestic and foreign offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, commercial and industrial loans divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD126[P0],uc:UBPR3792[P0])

18 Consumer

18.1 UBPRE888

DESCRIPTION

Loans to Individuals, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, the sum of credit card plans in domestic offices, other revolving credit plans in domestic offices, and other consumer loans in domestic offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, the sum of credit card plans, other revolving credit plans, and other consumer loans divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD665[P0],uc:UBPR3792[P0])

19 Credit Card

19.1 UBPRE889

DESCRIPTION

Credit Card Loans, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, credit card plans in domestic offices (RCON B538) divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, credit card plans divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRB538[P0],uc:UBPR3792[P0])

20 Auto

20.1 UBPRFB81

DESCRIPTION

RATIO AUTO LOANS TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

IF(uc:UBPR3792[P0] <> 0,PCTOF(uc:UBPRK137[P0],uc:UBPR3792[P0]),NULL)

21 Municipal

21.1 UBPRE890

DESCRIPTION

Municipal Loans, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, obligations of states and political subdivisions in the U.S. in domestic and foreign offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, obligations of states and political subdivisions in the U.S divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD156[P0],uc:UBPR3792[P0])

22 NDFI & Other

22.1 UBPRE892

DESCRIPTION

All Other Loans, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, the sum of loans to foreign governments in domestic and foreign offices, loans for purchasing and carrying securities in domestic offices, and all other loans divided by Tier 1 Capital plus Allowance. For

banks filing Call Report form 041, the sum of loans to foreign governments in domestic offices and all other loans divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD298[P0],uc:UBPR3792[P0])

23 Loans to Foreign Governments

23.1 UBPRE894

DESCRIPTION

Loans to Foreign Governments, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, loans to foreign governments in domestic offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, loans to foreign governments divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPR2081[P0],uc:UBPR3792[P0])

24 Lease Financing Receivables

24.1 UBPRE893

DESCRIPTION

Lease Financing Receivables, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, lease financing receivables in domestic and foreign offices divided by Tier 1 Capital plus Allowance. For banks filing Call Report form 041, lease financing receivables divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD152[P0],uc:UBPR3792[P0])

25 Leases to Individuals

25.1 UBPRFB82

DESCRIPTION

RATIO LEASES TO INDIVIDUALS TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

IF(uc:UBPR3792[P0] <> 0,PCTOF(uc:UBPRF162[P0],uc:UBPR3792[P0]),NULL)

26 All Other Leases

26.1 UBPRFB83

DESCRIPTION

RATIO ALL OTHER LEASES TO TIER 1 CAPITAL PLUS ALLOWANCE

NARRATIVE

FORMULA

IF(uc:UBPR3792[P0] <> 0,PCTOF(uc:UBPRF163[P0],uc:UBPR3792[P0]),NULL)

27 LNS Fin CRE Not Secured by RE

27.1 UBPRE895

DESCRIPTION

Loans to Finance Commercial Real Estate, % Tier 1 Capital plus Allowance

NARRATIVE

Loans to finance commercial real estate, construction and development not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPR2746[P0],uc:UBPR3792[P0])

28 Loans in Foreign Offices

28.1 UBPRE891

DESCRIPTION

Foreign Office Loans & Leases, % Tier 1 Capital plus Allowance

NARRATIVE

For banks filing Call Report form 031, total loans and leases consolidated bank less total loans and leases domestic offices divided by Tier 1 Capital plus Allowance

FORMULA

PCTOF(uc:UBPRD233[P0],uc:UBPR3792[P0])

29 NonOwner-Occupied CRE

29.1 UBPRD647

DESCRIPTION

Non-owner OCC Commercial Real Estate, % of Tier 1 Capital plus Allowance for Credit Losses on Loans and Leases

NARRATIVE

The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by Tier 1 Capital plus allowance for credit losses on loans and leases

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD645[P0],uc:UBPR3792[P0]), NULL)

30 Memo: NOO CRE 3-Year Growth Rate

30.1 UBPRNL33

DESCRIPTION

3 YEAR NOO CRE GROWTH RATIO

NARRATIVE

Construction and land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate 3 year growth rate

FORMULA

PCTOF(uc:UBPRD645[P0], uc:UBPRNL32[P0])-100

31 Total Commercial Real Estate

31.1 UBPRD649

DESCRIPTION

Total Commercial Real Estate, % Tier 1 Capital plus Allowance

NARRATIVE

The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by Tier 1 Capital plus Allowance

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',PCTOF(uc:UBPRD651[P0],uc:UBPR3792[P0]), NULL)

32 Construction & Development

32.1 UBPRD646

DESCRIPTION

Construction & Development Loans, % Tot LN&LS

NARRATIVE

Construction and land development loans divided by total risk-based capital.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',PCTOF(uc:UBPR1415[P0],uc:UBPRD245[P0]), NULL)

33 NonOwner-Occupied CRE

33.1 UBPRD648

DESCRIPTION

Non-owner OCC Commercial Real Estate, % Tot LN&LS

NARRATIVE

The sum of construction & land development loans, multifamily property loans, non-owner occupied non-farm non-residential property loans and loans to finance CRE not secured by real estate divided by total loans.

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',PCTOF(uc:UBPRD645[P0],uc:UBPRD245[P0]), NULL)

34 Total Commercial Real Estate

34.1 UBPRD650

DESCRIPTION

Total Commercial Real Estate, % Tot LN&LS

NARRATIVE

The sum of construction and land development loans, multifamily property loans, non-farm non-residential property loans, and loans to finance CRE not secured by real estate divided by total loans.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',PCTOF(uc:UBPRD651[P0],uc:UBPRD245[P0]), NULL)

Referenced Concepts

UBPR1410

DESCRIPTION

Real Estate Loans

NARRATIVE

Total loans secured by real estate.

FORMULA

uc:UBPRD188[P0]

UBPR1415

DESCRIPTION

CONSTRUCTION AND LAND DEVELOPMENT LOANS

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:UBPR9999[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

UBPR1480

DESCRIPTION

Real Estate Loans Secured by Nonfarm Nonresidential Properties

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:UBPR9999[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

UBPR1563

DESCRIPTION

Other Loans

FORMULA

IF(uc:UBPR9999[P0] > '2024-10-01' and uc:UBPRC752[P0] = 31, cc:RCFDJ454[P0] + cc:RCFD1545[P0] + cc:RCFDJ451[P0], IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPR9999[P0] < '2024-10-01' and uc:UBPRC752[P0] = 31, cc:RCFD1563[P0], IF(uc:UBPR9999[P0] > '2010-01-01' and uc:UBPRC752[P0] = 41, cc:RCONJ454[P0] + cc:RCONJ464[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2010-01-01', cc:RCFD1563[P0], IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2010-01-01', cc:RCON1563[P0], NULL)))))

UBPR1590

DESCRIPTION

Agricultural Loans

NARRATIVE

Total domestic-office loans to finance agricultural production and other loans to farmers.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1590[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1590[P0], NULL))

UBPR1763

DESCRIPTION

Commercial and Industrial Loans to U.S. Addressees

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1763[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1763[P0], NULL))

UBPR1764

DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1764[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1764[P0], NULL))

UBPR1766

DESCRIPTION

Commercial and Industrial Loans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1766[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1766[P0], NULL))

UBPR2011

DESCRIPTION

Other Loans

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFDK137[P0] + cc:RCFDK207[P0],
IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK137[P0] + cc:RCONK207[P0],
IF(uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31, cc:RCFD2011[P0], IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCON2011[P0], NULL))))

UBPR2081

DESCRIPTION

Loans to Foreign Governments and Official Institutions

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2081[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2081[P0], NULL))

UBPR2107

DESCRIPTION

Obligations (Other Than Securities and Leases) of States and Political Subdivisions in the U.S.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2107[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2107[P0], NULL))

UBPR2122

DESCRIPTION

Total Loans and Leases, Net of Unearned Income

FORMULA

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

UBPR2123

DESCRIPTION

Unearned Income on Loans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2123[P0], NULL))

UBPR2165

DESCRIPTION

Lease Financing Receivables (Net of Unearned Income)

FORMULA

IF(uc:UBPRC752[P0] = 41,cc:RCON2165[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2007-01-01',cc:RCFDF162[P0] + cc:RCFDF163[P0], IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2007-01-01', cc:RCFD2182[P0] + cc:RCFD2183[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))

UBPR2746

DESCRIPTION

Loans to Finance Commercial Real Estate, Construction, and Land Development Activities Included in Items 1766, 1563 for (FR Y-9C), in Items 1766, 1563 for (Call Report form 031), in Items 1766, 1564 for (Call Report forms 032 AND 033), and in Items 1766, 2080 for (Call Report form 034)

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD2746[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2746[P0], NULL))

UBPR3123

DESCRIPTION

Allowance for Credit losses on Loan and Leases

NARRATIVE

Allowance for for credit losses on loan and lease losses.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3123[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3123[P0], NULL))

UBPR3632

DESCRIPTION

Retained Earnings

NARRATIVE

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

FORMULA

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

UBPR3792

DESCRIPTION

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

NARRATIVE

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

FORMULA

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

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))))))

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

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))

UBPRB532

DESCRIPTION

Loans to U.S. Branches and Agencies of Foreign Banks

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB532[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB532[P0], NULL))

UBPRB533

DESCRIPTION

Loans to Other Commercial Banks in the U.S.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB533[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB533[P0], NULL))

UBPRB534

DESCRIPTION

Loans to Other Depository Institutions in the U.S.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB534[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB534[P0], NULL))

UBPRB536

DESCRIPTION

Loans to Foreign Branches of Other U.S. Banks

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB536[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB536[P0], NULL))

UBPRB537

DESCRIPTION

Loans to Other Banks in Foreign Countries

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB537[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB537[P0], NULL))

UBPRB538

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (I.E., Consumer Loans)(Includes Purchased Paper): Credit Cards

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB538[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB538[P0], NULL))

UBPRB539

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures (i.e., Consumer Loans)(Includes Purchased Paper): Other Revolving Credit Plans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB539[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB539[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD125

DESCRIPTION

Loans for Commercial and Industrial Purposes

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR1766[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR1763[P0] + uc:UBPR1764[P0],NULL))

UBPRD126

DESCRIPTION

Domestic and Foreign Commercial and Industrial Loans From Call Report Schedule RC-C

FORMULA

uc:UBPRD125[P0]

UBPRD152

DESCRIPTION

Domestic and Foreign Office Lease Financing Receivables From Call Report Schedule RC-C

FORMULA

uc:UBPR2165[P0]

UBPRD156

DESCRIPTION

Institution Municipal Loans Foreign and Domestic Amount

FORMULA

uc:UBPR2107[P0]

UBPRD173

DESCRIPTION

Institution Depository Loans to Institutions Held in Domestic and Foreign Offices.

FORMULA

existingof(uc:UBPRD461[P0],0)

UBPRD188

DESCRIPTION

Total Loans Secured by Real Estate

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41, cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0] + cc:RCON5368[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON1460[P0] + cc:RCON1480[P0] + cc:RCON5368[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0],IF((ExistingOf(cc:RCFD1410[P0],0)) AND uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0],IF(uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31,ExistingOf(cc:RCFDF158[P0],0) + ExistingOf(cc:RCFDF159[P0],0) + ExistingOf(cc:RCFD1420[P0],0) +

ExistingOf(cc:RCFD1797[P0],0) + ExistingOf(cc:RCFD5367[P0],0) + ExistingOf(cc:RCFD5368[P0],0) + ExistingOf(cc:RCFD1460[P0],0) + ExistingOf(cc:RCFDF160[P0],0) + ExistingOf(cc:RCFDF161[P0],0),NULL)))))

UBPRD198

DESCRIPTION

Real Estate Loans in Foreign Offices for Call Report form 031 Filers

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPR9999[P0] < '2013-04-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]),IF((uc:UBPR9999[P0] > '2013-04-01' AND uc:UBPRC752[P0] = 31),uc:UBPRD188[P0] - (cc:RCONF158[P0] + cc:RCONF159[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCONF160[P0] + cc:RCONF161[P0]),IF(uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD1410[P0] - (cc:RCON1415[P0] + cc:RCON1420[P0] + cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0] + cc:RCON1460[P0] + cc:RCON1480[P0]), NULL)))

UBPRD214

DESCRIPTION

Real Estate Loans Secured by 1-4 Family Residential Properties

FORMULA

cc:RCON1797[P0] + cc:RCON5367[P0] + cc:RCON5368[P0]

UBPRD233

DESCRIPTION

Institution Total Foreign Office Loans Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRE118[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND uc:UBPR2170[P0] > 0,0,NULL))

UBPRD245

DESCRIPTION

Total Loans and Leases, Net of Unearned Income

FORMULA

uc:UBPRB528[P0] + uc:UBPR5369[P0]

UBPRD298

DESCRIPTION

Other Domestic and Foreign Office Loans

FORMULA

uc:UBPR1563[P0]

UBPRD461

DESCRIPTION

LOANS TO DEPOSITORY INSTITUTIONS

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,ExistingOf(cc:RCON1288[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB532[P0] + uc:UBPRB533[P0] + uc:UBPRB534[P0] + uc:UBPRB536[P0] + uc:UBPRB537[P0],NULL))

UBPRD645

DESCRIPTION

Construction and Land Development plus Multi-Family Property plus Non-Owner Occupied Non-Farm plus Loans to Finance Commercial Real Estate

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01',uc:UBPR1415[P0] + cc:RCON1460[P0] + cc:RCONF161[P0] + uc:UBPR2746[P0], NULL)

UBPRD651

DESCRIPTION

Construction and Land Development plus Multi-Family Property plus Non-Farm Non-Residential plus Loans to Finance Commercial Real Estate

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR1415[P0] + cc:RCON1460[P0] + uc:UBPR1480[P0] + uc:UBPR2746[P0], NULL)

UBPRD665

DESCRIPTION

Individual Loans

NARRATIVE

Domestic-office loans to individuals for household, family and other personal expenditures.

FORMULA

IF(uc:UBPR9999[P0] > '2000-01-01',uc:UBPR2011[P0] + uc:UBPRB539[P0] + uc:UBPRB538[P0],NULL)

UBPRD666

DESCRIPTION

Loans to Finance AG Production

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' , uc:UBPR1590[P0],NULL)

UBPRE118

DESCRIPTION

Loans and Leases in Foreign Offices

NARRATIVE

All loans and leases in foreign offices. NA appears for banks without foreign offices.

FORMULA

IF(uc:UBPRC752[P0] = 31,(uc:UBPR2122[P0] + uc:UBPR2123[P0]) - (cc:RCON2122[P0] + cc:RCON2123[P0]), NULL)

UBPRF162

DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures (i.e. Consumer Leases)

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF162[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF162[P0], NULL))

UBPRF163

DESCRIPTION

All Other Lease Financing Receivables

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF163[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF163[P0], NULL))

UBPRK137

DESCRIPTION

Auto Loans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDK137[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONK137[P0], NULL))

UBPRNL31

DESCRIPTION

NOO CRE 6Q Back

FORMULA

uc:UBPRD645[-P6Q]

UBPRNL32

DESCRIPTION

NOO CRE 12Q Back

FORMULA

uc:UBPRNL31[-P6Q]