Liquidity & Funding--Page 10

1 Liquid Assets FV % Total Assets

1.1 UBPRQE15

DESCRIPTION

Liquid Assets at FV as a % of total assets

NARRATIVE

Total cash, noninterest-bearing and interest-bearing balances due from depository institutions, the fair value of AFS and HTM securities, federal funds sold, and securities purchased under agreements to resell divided by total assets.

FORMULA

uc:UBPRQE16[P0] + uc:UBPRQE17[P0] + uc:UBPRQE18[P0] + uc:UBPRQE19[P0] + uc:UBPRQE20[P0]

2 Cash & Due From Banks

2.1 UBPRQE16

DESCRIPTION

Cash & Noninterest-bearing bals as a % total assets

NARRATIVE

Total cash and noninterest-bearing balances due from depository institutions divided by total assets.

FORMULA

PCTOF(uc:UBPR0081[P0],uc:UBPR2170[P0])

3 Interest-Bearing Bank Balances

3.1 UBPRQE17

DESCRIPTION

Interest bearing balances as a % of total assets

NARRATIVE

Interest-bearing balances due from depository institutions whether in the form of demand, savings, or time balances divided by total assets.

FORMULA

PCTOF(uc:UBPR0071[P0],uc:UBPR2170[P0])

4 AFS Sec Fair Value

4.1 UBPRQE18

DESCRIPTION

AFS Securities FV as a % of total assets

NARRATIVE

Fair value of available-for-sale debt securities divided by total assets.

FORMULA

PCTOF(uc:UBPR1773[P0],uc:UBPR2170[P0])

5 HTM Sec Fair Value

5.1 UBPRQE19

DESCRIPTION

HTM Securities FV as a % of total assets

NARRATIVE

Fair Value of held-to-maturity debt securities divided by total assets.

FORMULA

PCTOF(uc:UBPR1771[P0],uc:UBPR2170[P0])

6 Fed Funds Sold & Resales

6.1 UBPRQE20

DESCRIPTION

Fed Funds Sold & Resales as a % of total assets

NARRATIVE

Federal funds sold plus securities purchased under agreements to resell divided by total assets.

FORMULA

PCTOF(uc:UBPRD493[P0],uc:UBPR2170[P0])

7 Memo:Liq Assts(HTM AC) Pldg Sec/TA

7.1 UBPRQE30

DESCRIPTION

Liq assts (HTM AC) net of pledged sec % total assets

NARRATIVE

Liquid assets (HTM securities at amortized cost) net of pledged securities divided by total assets. Liquid assets include cash, noninterest-bearing and interest-bearing balance due from depository institutions, AFS debt at fair value, HTM debt securities at amortized cost, federal funds sold, and securities purchased under agreements to resell. Pledged securities include the fair value of all AFS debt securities, the amortized cost of HTM debt securities, and the fair value of all equity securities with readily determinable fair values not held for trading that are pledged to secure deposits, repurchase transactions, or other borrowings; as performance bonds under futures or forward contracts; or for any other purpose.

FORMULA

PCTOF((uc:UBPR0081[P0] + uc:UBPR0071[P0] + uc:UBPR1773[P0] + uc:UBPR1754[P0] + uc:UBPRD493[P0]-uc:UBPR0416[P0]),uc:UBPR2170[P0])

8 Wholesale Funding % Total Assets

8.1 UBPRQE22

DESCRIPTION

Total wholesale funding as a % of total assets

NARRATIVE

Wholesale funding divided by total assets. 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

PCTOF(uc:UBPRQE21[P0],uc:UBPR2170[P0])

9 Fed Funds Purch & Repos

9.1 UBPRQE23

DESCRIPTION

Federal Funds Purch & Repos as a % of total assets

NARRATIVE

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

FORMULA

PCTOF(uc:UBPRF858[P0],uc:UBPR2170[P0])

10 FHLB Advances

10.1 UBPRQE24

DESCRIPTION

FHLB Advances as a % of total assets

NARRATIVE

All Federal Home Loan Bank Advances divided by total assets.

FORMULA

PCTOF(uc:UBPRD600[P0],uc:UBPR2170[P0])

11 Other Borrowings

11.1 UBPRQE25

DESCRIPTION

Other Borrowings as a % of total assets

NARRATIVE

Other borrowings divided by total assets. Excluded from other borrowings are FHLB Advances (included elsewhere), subordinated notes and debentures, and trading liabilities.

FORMULA

PCTOF((uc:UBPRB571[P0] + uc:UBPRD295[P0]),uc:UBPR2170[P0])

12 Brokered Deposits

12.1 UBPRQE26

DESCRIPTION

Brokered Deposits as a % of total assets

NARRATIVE

All brokered deposits included in deposits, regardless of size or type of deposit instrument divided total assets.

FORMULA

PCTOF(uc:UBPR2365[P0],uc:UBPR2170[P0])

13 Listing Service Deposits

13.1 UBPRQE27

DESCRIPTION

Listing Service Deposits as a % of total assets

NARRATIVE

Estimated dollar amount of deposits obtained through the use of deposit listing services that are not brokered deposits divided by total assets.

FORMULA

PCTOF(uc:UBPRK223[P0],uc:UBPR2170[P0])

14 Foreign Office Deposits

14.1 UBPRQE28

DESCRIPTION

Foreign Office Deposits as a % of total assets

NARRATIVE

The total of all deposits in foreign offices, Edge and Agreement subsidiaries, and international banking facilities divided by total assets.

FORMULA

PCTOF(uc:UBPRD078[P0],uc:UBPR2170[P0])

15 Wholesale Fund Public Dep % Assts

15.1 UBPRQN03

DESCRIPTION

Wholesale funds + public dep % of total assets

NARRATIVE

Wholesale funding including public deposits divided by total assets. 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. Public funds includes deposits of states and political subdivisions in the U.S. includes deposits standing to the credit of states, counties, municipalities, and local housing authorities; school, irrigation, drainage, and reclamation districts; other instrumentalities of one or more states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions; and Indian tribes in the U.S. held in domestic offices.

FORMULA

PCTOF(uc:UBPRQE21[P0] + cc:RCON2203[P0] + cc:RCON2530[P0],uc:UBPR2170[P0])

16 Liq Assets Less Wholesle Funding

16.1 UBPRQE29

DESCRIPTION

Liq assets net of wholesale funds % total assets

NARRATIVE

Liquid assets net of wholesale funding divided by total assets. Liquid assets include cash, noninterest and interest-bearing balances due from depository institutions, the fair value of AFS and HTM debt securities, federal funds sold, and securities purchased under agreements to resell. Wholesale funding equals the sum of 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:UBPRQE15[P0] - uc:UBPRQE22[P0]

17 Liq Assets Less Wholesle Fund<1YR

17.1 UBPRQE86

DESCRIPTION

Liq assets net of wholesale funds <= 1YR % total assets

NARRATIVE

Liquid assets net of short-term wholesale funding divided by total assets. Liquid assets include cash, noninterest and interest-bearing balances due from depository institutions, the fair value of AFS and HTM debt securities, federal funds sold, and securities purchased under agreements to resell. Wholesale funding equals the sum of federal funds purchased, securities sold under agreements to repurchase, FHLB advances and other borrowings maturing within 1 year, brokered deposits maturing within 1 year, all deposits obtained through the use of listing services, and deposits in foreign offices. Short-term wholesale funding includes all listing deposits because listing deposits do not have a maturity schedule in the Call Report.

FORMULA

if(uc:UBPR9999[P0] >'2011-04-01', PCTOF((uc:UBPR0081[P0] + uc:UBPR0071[P0] + uc:UBPR1773[P0] + uc:UBPR1771[P0] + uc:UBPRD493[P0]-uc:UBPRF858[P0] - uc:UBPR2651[P0] - uc:UBPRB571[P0] - uc:UBPRD098[P0] - uc:UBPRK223[P0] -ExistingOf(uc:UBPRD078[P0],0)),uc:UBPR2170[P0]),if(uc:UBPR9999[P0]<'2011-04-01', PCTOF((uc:UBPR0081[P0] + uc:UBPR0071[P0] + uc:UBPR1773[P0] + uc:UBPR1771[P0] + uc:UBPRD493[P0]-uc:UBPRF858[P0] - uc:UBPR2651[P0] - uc:UBPRB571[P0] - uc:UBPRD098[P0] - ExistingOf(uc:UBPRD078[P0],0)),uc:UBPR2170[P0]),0))

18 Borrowings < 1 Year

18.1 UBPRQE45

DESCRIPTION

Total borrowings <=1 YR as a % of total assets

NARRATIVE

Total FHLB Advances and Other Borrowings with a remaining maturing of one year or less divided by total assets. Other borrowings do not include subordinated notes and debentures or trading liabilities.

FORMULA

PCTOF(uc:UBPRD436[P0],uc:UBPR2170[P0])

19 Brokered Deps < 1 Year

19.1 UBPRQE46

DESCRIPTION

Brokered Deps <=1 YR as a % of total assets

NARRATIVE

Brokered deposits maturing in less than one year divided by total assets.

FORMULA

PCTOF(uc:UBPRD098[P0],uc:UBPR2170[P0])

20 Borrowings > 1 Year

20.1 UBPRQE47

DESCRIPTION

Borrowings maturing >1 YR as a % total assets

NARRATIVE

Total FHLB Advances and Other Borrowings with a remaining maturing of more than one year divided by total assets. Other borrowings do not include subordinated notes and debentures or trading liabilities.

FORMULA

PCTOF((uc:UBPRE127[P0] + uc:UBPRD295[P0]),uc:UBPR2170[P0])

21 Brokered Deps > 1 Year

21.1 UBPRQE48

DESCRIPTION

Brokered Deps >1 YR as a % of total assets

NARRATIVE

Brokered deposits with a remaining maturity of more than one year divided by total assets.

FORMULA

PCTOF((uc:UBPR2365[P0] -uc:UBPRD098[P0]),uc:UBPR2170[P0])

22 Time Deposits > $250M

22.1 UBPRQE31

DESCRIPTION

Time Deps above insurance limit as a % total assets

NARRATIVE

Time deposits above the insurance limit divided by total assets. From March 31, 2010 forward, time deposits above the insurance limit equals total time deposits of more than $250,000. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more.

FORMULA

PCTOF(uc:UBPRK437[P0],uc:UBPR2170[P0])

23 Estimate of Uninsured Deposits

23.1 UBPRQE32

DESCRIPTION

Estimate of uninsured deposits as a % total assets

NARRATIVE

The estimated amount of the bank's deposits (in domestic offices and in insured branches in Puerto Rico and U.S. territories and possessions) that is not covered by federal deposit insurance divided by total assets. This information is from Schedule RC-O, Memorandum item 2, and the line item is not completed by all banks.

FORMULA

PCTOF(cc:RCON5597[P0],uc:UBPR2170[P0])

24 Non-retirement Deposits > $250M

24.1 UBPRQE33

DESCRIPTION

Nonretirement deposits >$250M as a % total assets

NARRATIVE

The aggregate balance of all deposit accounts (certificates, demand, savings, and time), excluding retirement deposit accounts, with a balance on the report date of more than $250,000 divided total assets.

FORMULA

IF(uc:UBPR9999[P0] > '2006-04-01', PCTOF(cc:RCONF051[P0],uc:UBPR2170[P0]), IF(uc:UBPR9999[P0] < '2006-04-01',PCTOF(cc:RCON2710[P0],uc:UBPR2170[P0]),NULL))

25 U.S. Govt Deposits (Domestic)

25.1 UBPRQE35

DESCRIPTION

Domestic deposits of the U.S. Govt % total assets

NARRATIVE

All deposits of U.S. Government divided by total assets. U.S. Government deposits include deposits of federal public funds made by or for the account of the United States Government or some department, bureau, or official thereof held in domestic offices.

FORMULA

PCTOF((cc:RCON2202[P0] + cc:RCON2520[P0]),uc:UBPR2170[P0])

26 States & Political Deposits (Domestic)

26.1 UBPRQE36

DESCRIPTION

Deps of states & pol subs in U.S. % total assets

NARRATIVE

All deposits of states and political subdivisions in the U.S. divided by total assets. Deposits of states and political subdivisions in the U.S. includes deposits standing to the credit of states, counties, municipalities, and local housing authorities; school, irrigation, drainage, and reclamation districts; other instrumentalities of one or more states of the United States, the District of Columbia, Puerto Rico, and U.S. territories and possessions; and Indian tribes in the U.S. held in domestic offices.

FORMULA

PCTOF((cc:RCON2203[P0] + cc:RCON2530[P0]),uc:UBPR2170[P0])

27 Sweep Deposits (Not Brokered)

27.1 UBPRQE37

DESCRIPTION

Sweep deps that are not brokered % total assets

NARRATIVE

Sweep deposits that are excluded from being reported as brokered deposits divided by total assets.

FORMULA

IF(uc:UBPR9999[P0] > '2021-06-30', PCTOF(cc:RCONMT95[P0] ,uc:UBPR2170[P0]), NULL)

28 Reciprocal Deposits

28.1 UBPRQE38

DESCRIPTION

Total Reciprocal deposits as a % of total assets

NARRATIVE

Total reciprocal deposits divided by total assets. Reciprocal deposits mean deposits received by an agent institution through a deposit placement network with the same maturity (if any) and in the same aggregate amount as covered deposits placed by the agent institution in other network member banks.

FORMULA

IF(uc:UBPR9999[P0] > '2018-06-30', PCTOF(cc:RCONJH83[P0],uc:UBPR2170[P0]), NULL)

29 Non-maturity Deposits

29.1 UBPRPY66

DESCRIPTION

Nonmaturity Deposits % Total Assets

NARRATIVE

All non-maturity deposits including transaction accounts, money market deposit accounts, and savings deposits divided by total assets.

FORMULA

PCTOF(uc:UBPRPY38[P0] , uc:UBPR2170[P0])

30 Transaction Accounts

30.1 UBPRQE40

DESCRIPTION

Transaction accounts as a % of total assets

NARRATIVE

Transaction account deposits in domestic offices divided by total assets. Transaction accounts include demand deposits, NOW accounts, automatic transfer service (ATS) accounts, and telephone and preauthorized transfer accounts. These amounts are reported on Schedule RC-E, Part I, Column A.

FORMULA

PCTOF(cc:RCON2215[P0],uc:UBPR2170[P0])

31 Money Market Deposit Accounts

31.1 UBPRQE41

DESCRIPTION

Money Market Deposit Accounts as a % total assets

NARRATIVE

Money market deposit accounts (MMDAs) in domestic offices divided by total assets. MMDAs are accounts that otherwise meet the definition of a savings deposit and that permit unlimited transfers to be made by check, draft, debit card or similar order made by the depositor and payable to third parties.

FORMULA

PCTOF(cc:RCON6810[P0],uc:UBPR2170[P0])

32 Other Savings Deposits

32.1 UBPRQE42

DESCRIPTION

Other Savings Deposits as a % of total assets

NARRATIVE

Savings deposits (excluding MMDAs) in domestic offices that are included in total nontransaction accounts divided by total assets.

FORMULA

PCTOF(cc:RCON0352[P0],uc:UBPR2170[P0])

33 Time Deposits

33.1 UBPRQE43

DESCRIPTION

Total time deposits as a % of total assets

NARRATIVE

Time deposits in domestic offices divided by total assets. Time deposits are deposits that the depositor does not have a right, and is not permitted, to make withdrawals from within six days after the date of deposit unless the deposit is subject to an early withdrawal penalty of at least seven days' simple interest on amounts withdrawn within the first six days after deposit.

FORMULA

PCTOF((uc:UBPRK426[P0] + uc:UBPRK437[P0]),uc:UBPR2170[P0])

34 Int Expense/Avg Assets

34.1 UBPRE666

DESCRIPTION

Interest Expense - One Qtr Ann

NARRATIVE

One quarter annualized total interest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD415[P0],uc:UBPR3368[P0])

35 Int Expense/Avg Earn Assets

35.1 UBPRE679

DESCRIPTION

Int Expense to Avg Earn Assets - One Qtr Ann

NARRATIVE

One quarter annualized interest expense to average earning assets. Total interest expense divided by the average of the respective asset accounts involved in generating interest income. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD415[P0],uc:UBPRD333[P0])

36 All Interest-Bearing Funds

36.1 UBPRE710

DESCRIPTION

All Interest Bearing Funds - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of all interest bearing funds. Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will

generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD416[P0],uc:UBPRD360[P0])

37 Total Interest-Bearing Deposits

37.1 UBPRE701

DESCRIPTION

Total Interest Bearing Deposits - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of total interest bearing deposits. Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD375[P0],uc:UBPRD359[P0])

38 Transaction Accounts

38.1 UBPRE702

DESCRIPTION

Transaction accounts - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of transaction accounts. Interest on transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD513[P0],cc:RCON3485[P0])

39 Savings & MMDA

39.1 UBPRE703

DESCRIPTION

Other Savings Deposits - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of other savings deposits. For quarters from March 31 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the average of such deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD372[P0],cc:RCONB563[P0])

40 Time Deposits

40.1 UBPRHR60

DESCRIPTION

Time Deps - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of time deposits. Interest on time certificates of deposit issued by domestic offices divided by the average of domestic time certificates of deposit. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRHR59[P0],uc:UBPRHR65[P0])

41 Fed Funds Purch & Repos

41.1 UBPRE707

DESCRIPTION

Federal Funds Purchased & Repos - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of federal funds purchased and repos. The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted

from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD370[P0],uc:UBPR3353[P0])

42 Borrowed Money

42.1 UBPRE708

DESCRIPTION

Other Borrowed Money - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of other borrowed money. Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD479[P0],uc:UBPRD443[P0])

43 Memo: NonIntBearing Deps/Total Assets

43.1 UBPRQE44

DESCRIPTION

Noninterest bearing deposits as a % total assets

NARRATIVE

All noninterest-bearing deposits (domestic and foreign) divided by total assets. Noninterest-bearing deposit accounts consist of deposit accounts on which the issuing depository institution makes no payment to or for the account of any depositor as compensation for the use of funds constituting a deposit.

FORMULA

PCTOF(uc:UBPRPR65[P0],uc:UBPR2170[P0])

44 Net Non Core Fund Dep $250M

44.1 UBPRK447

DESCRIPTION

Net Non Core Funding Dependence $250,000

NARRATIVE

Noncore liabilities less short term investments divided by long term assets. Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than $250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than $100,000 + insured brokered deposits of $100,000 through $250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of $100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than $100,000 + brokered deposits of $100,000. Short term investments equals the sum of: interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less. Long term assets equals the sum of: net loans and leases + loans and leases held for sale + held-to-maturity securities + available-for-sale securities - debt securities with a remaining maturity of one year or less + other real estate owned (non-investment).

FORMULA

PCTOF(uc:UBPRK446[P0],uc:UBPRD584[P0])

45 Fully Insured Brokered Deposits

45.1 UBPR2366

DESCRIPTION

Fully Insured Brokered Deposits

NARRATIVE

Fully Insured Brokered Deposits March 31, 2017 and forward equals brokered deposits of $250,000 or less. Fully Insured Brokered Deposits March 31, 2010 to December 31, 2016 equals brokered deposits less than $100,000 + brokered deposits of $100,000 through $250,000 from Call Report Schedule RC-E. Fully insured brokered deposits prior to March 31, 2010 equals brokered time deposits less than $100,000 + brokered deposits issued in denominations of $100,000 from Call Report Schedule RC-E.

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RCONHK05[P0], IF(uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ472[P0] + cc:RCON2343[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2343[P0] + cc:RCON2344[P0],null)))

46 Time Deposits Above Insurance Limit

46.1 UBPRK437

DESCRIPTION

Time Deposits Above Insurance Limit

NARRATIVE

Time deposits above the insurance limit March 31, 2010 forward equals total time deposits of more than $250,000 from Call Report Schedule RC-E. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more from Call Report Schedule RC-E.

FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2604[P0],null))

47 Fed Funds Purch & Repos

47.1 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))

48 FHLB Advances & Other Borrowings

48.1 UBPR3190

DESCRIPTION

Other Borrowed Money

NARRATIVE

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3190[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3190[P0], NULL))

49 Foreign Office Deposits

49.1 UBPRD078

DESCRIPTION

Total Deposits in Foreign Offices

NARRATIVE

The sum of all deposits in foreign offices.

FORMULA

cc:RCFN2200[P0]

50 Less: Interest Bearing Bank Balances

50.1 UBPR0071

DESCRIPTION

Interest-Bearing Bank Balances

NARRATIVE

Interest-bearing balances due from depository institutions.

FORMULA

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

51 Less: Fed Funds Sold & Resales

51.1 UBPRD493

DESCRIPTION

Federal Funds Sold and Resales

NARRATIVE

Federal funds sold and securities purchased under agreements to resell.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB987[P0] + uc:UBPRB989[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '1997-01-01',uc:UBPR1350[P0],NULL))

52 Less: Debt Securities < 1 Year

52.1 UBPRA248

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))

53 Numerator: Net NonCore Funding

53.1 UBPRK446

DESCRIPTION

Net Non-Core Liabilities Defined Using Deposit Insurance Limits for Time Deposits

NARRATIVE

FORMULA

uc:UBPRK445[P0] - uc:UBPRE582[P0]

54 Net Loans & Sec >1 Year

54.1 UBPRD587

DESCRIPTION

Net Loans and Lease Financing Receivables and Investment Securities with Maturities Over one Year

NARRATIVE

FORMULA

uc:UBPRE119[P0] + uc:UBPRD580[P0]

55 Other Real Estate Owned

55.1 UBPRE130

DESCRIPTION

Other Real Estate Owned

NARRATIVE

Non-investment other real estate owned. Other real estate owned includes real property acquired in full or partial satisfaction of a debt previously contracted and property originally acquired for future expansion but no longer intended to be used for that purpose.

FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + Existingof(cc:RCFN5513[P0],0) + Existingof(UC:UBPRC979[P0],0),IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + existingof(uc:UBPRC979[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] ,IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0],NULL))))

56 Denominator: Long Term Assets

56.1 UBPRD584

DESCRIPTION

Net Loans and Lease Financing Receivables, Investment Securities and All Other Real Estate Owned

NARRATIVE

FORMULA

uc:UBPRD587[P0] + uc:UBPRE130[P0]

57 Non-retirement Dep > $250M Avg Size

57.1 UBPRQE34

DESCRIPTION

Nonretirement Deposit Accounts>$250m Average Size

NARRATIVE

The aggregate balance of all deposit accounts (certificates, demand, savings, and time), excluding retirement deposit accounts, with a balance on the report date of more than $250,000 divided by the number of nonretirement deposit accounts of more than $250,000.

FORMULA

IF(uc:UBPR9999[P0] > '2006-04-01', cc:RCONF051[P0]/cc:RCONF052[P0], IF(uc:UBPR9999[P0] <'2006-04-01', cc:RCON2710[P0]/cc:RCON2722[P0],NULL))

Referenced Concepts

UBPR0071

DESCRIPTION

Interest-Bearing Bank Balances

NARRATIVE

Interest-bearing balances due from depository institutions.

FORMULA

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

UBPR0081

DESCRIPTION

Noninterest-Bearing Cash and Due From Banks

NARRATIVE

Total currency, coin, and noninterest-bearing balances due from depository institutions.

FORMULA

ExistingOf(cc:RCFD0081[P0], cc:RCON0081[P0])

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))

UBPR1350

DESCRIPTION

Federal Funds Sold and Securities Purchased Under Agreements to Resell in Domestic Offices of the Bank and of its Edge and Agreement Subsidiaries, and in IBFS

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1350[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1350[P0], NULL))

UBPR1752

DESCRIPTION

Historical Cost of All Other Available-for-Sale Equity Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1752[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1752[P0], NULL))

UBPR1754

DESCRIPTION

Held-to-Maturity Securities

NARRATIVE

Held-to-maturity securities reported at cost.

FORMULA

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

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))

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))

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))

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))

UBPR2366

DESCRIPTION

Fully Insured Brokered Deposits

NARRATIVE

Fully Insured Brokered Deposits March 31, 2017 and forward equals brokered deposits of $250,000 or less. Fully Insured Brokered Deposits March 31, 2010 to December 31, 2016 equals brokered deposits less than $100,000 + brokered deposits of $100,000 through $250,000 from Call Report Schedule RC-E. Fully insured brokered deposits prior to March 31, 2010 equals brokered time deposits less than $100,000 + brokered deposits issued in denominations of $100,000 from Call Report Schedule RC-E.

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RCONHK05[P0], IF(uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ472[P0] + cc:RCON2343[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2343[P0] + cc:RCON2344[P0],null)))

UBPR2651

DESCRIPTION

Federal Home Loan Bank Borrowings Maturing Under One Year

NARRATIVE

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

FORMULA

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

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))

UBPR3190

DESCRIPTION

Other Borrowed Money

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3190[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3190[P0], NULL))

UBPR3200

DESCRIPTION

Subordinated Notes and Debentures

NARRATIVE

Subordinated notes and debentures from Call Report Schedule RC.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3200[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3200[P0], NULL))

UBPR3353

DESCRIPTION

Quarterly Average of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3353[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3353[P0], NULL))

UBPR3355

DESCRIPTION

Quarterly Average of Other Borrowed Money

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3355[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3355[P0], NULL))

UBPR3360

DESCRIPTION

Quarterly Average of Total Loans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3360[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3360[P0], NULL))

UBPR3365

DESCRIPTION

Quarterly Average of Federal Funds Sold and Securities Purchased Under Agreements to Resell

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3365[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3365[P0], NULL))

UBPR3368

DESCRIPTION

Quarterly Average of Total Assets

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3368[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3368[P0], NULL))

UBPR3381

DESCRIPTION

Quarterly Average of Interest-Bearing Balances due from Depository Institutions

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3381[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3381[P0], NULL))

UBPR3401

DESCRIPTION

Quarterly Average of Assets Held in Trading Accounts

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3401[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3401[P0], NULL))

UBPR3484

DESCRIPTION

Lease Financing Receivables - Quarterly Average

NARRATIVE

Lease Financing Receivables - Quarterly Average

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3484[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3484[P0], NULL))

UBPR3545

DESCRIPTION

Trading Account Assets

NARRATIVE

Total assets held in trading accounts.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3545[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3545[P0], NULL))

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))

UBPR9106

DESCRIPTION

If the Reporting Bank has Restated its Balance Sheet as a Result of Applying Push Down Accounting this Calendar Year, Report the Date of the Bank's Acquisition

FORMULA

IF(uc:UBPR9999[P0] > '2001-03-01' ,ExistingOf(cc:RIAD9106[P0], 0), 0)

UBPR9565

DESCRIPTION

SIZE CODE

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, uc:UBPRF966[P0], IF(MonthOf(Context.Period.EndDate) = 6, uc:UBPRF967[P0], IF(MonthOf(Context.Period.EndDate) = 9, uc:UBPRF968[P0], IF(MonthOf(Context.Period.EndDate) = 12, uc:UBPRF969[P0], '0001'))))

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRA244

DESCRIPTION

Brokered Deposits Issued in Denominations of $100,000 or more with a Remaining Maturity of one Year or Less

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01', cc:RCONK219[P0] + cc:RCONK220[P0], IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31, cc:RCONA244[P0], IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONA244[P0], NULL)))

UBPRA248

DESCRIPTION

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

FORMULA

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

UBPRA519

DESCRIPTION

Interest-Only Strips Receivable (Not in the Form of a Security) on Mortgage Loans

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA519[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA519[P0], NULL))

UBPRA520

DESCRIPTION

Interest-Only Strips Receivable (Not in the Form of a Security) on Other Financial Assets

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDA520[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA520[P0], NULL))

UBPRB529

DESCRIPTION

Loans and Leases, Net of Unearned Income and Allowance

FORMULA

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

UBPRB558

DESCRIPTION

U.S. Treasury Securities and U.S. Government Agency Obligations (Excluding Mortgage-Backed Securities)

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB558[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB558[P0], NULL))

UBPRB559

DESCRIPTION

Mortgage-Backed Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB559[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB559[P0], NULL))

UBPRB560

DESCRIPTION

All Other Securities

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB560[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB560[P0], NULL))

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))

UBPRB987

DESCRIPTION

Federal Funds Sold in Domestic Offices

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB987[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB987[P0], NULL))

UBPRB989

DESCRIPTION

Securities Purchased Under Agreements to Resell

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB989[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB989[P0], NULL))

UBPRB993

DESCRIPTION

Federal Funds Purchased

NARRATIVE

Total federal funds purchased in domestic offices.

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB993[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB993[P0], NULL))

UBPRB995

DESCRIPTION

Securities Sold Under Agreements to Repurchase

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCFDB995[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONB995[P0], NULL))

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRC979

DESCRIPTION

Foreclosed Properties From "GNMA Loans"

FORMULA

cc:RCONC979[P0]

UBPRD078

DESCRIPTION

Total Deposits in Foreign Offices

NARRATIVE

The sum of all deposits in foreign offices.

FORMULA

cc:RCFN2200[P0]

UBPRD098

DESCRIPTION

Brokered Deposits Maturing Less Than one Year

FORMULA

if(uc:UBPR9999[P0] > '2017-01-01', uc:UBPRHR45[P0], (uc:UBPRA244[P0] + cc:RCONA243[P0]))

UBPRD104

DESCRIPTION

Total Non-Maturity Deposits

FORMULA

cc:RCON2210[P0] + uc:UBPRE125[P0] + cc:RCON6810[P0] + cc:RCON0352[P0]

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))

UBPRD142

DESCRIPTION

Institution Average Loans Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3360[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3360[P0] + Existingof(cc:RCFN3360[P0],0),NULL))

UBPRD293

DESCRIPTION

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

FORMULA

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))

UBPRD333

DESCRIPTION

Average Earning Assets Total

FORMULA

uc:UBPR3381[P0] + uc:UBPRD429[P0] + uc:UBPR3365[P0] + uc:UBPRD142[P0] + existingof(uc:UBPRD514[P0],0) + uc:UBPR3484[P0] + uc:UBPRD504[P0]

UBPRD359

DESCRIPTION

Average Interest Bearing Deposit Liabilities

FORMULA

if(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONHK17[P0] + cc:RCONHK16[P0] + Existingof(cc:RCFN3404[P0],0), if(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONHK17[P0] + cc:RCONHK16[P0], if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 31, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONA529[P0] + cc:RCONA514[P0] + cc:RCFN3404[P0], if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 41, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONA529[P0] + cc:RCONA514[P0], null))))

UBPRD360

DESCRIPTION

Average All Interest Bearing Deposits

FORMULA

uc:UBPRD359[P0] + uc:UBPRD476[P0] + uc:UBPRD437[P0] + uc:UBPR3353[P0]

UBPRD370

DESCRIPTION

Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4180[P0] - cc:RIAD4180[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4180[P0] * 4, NULL))

UBPRD372

DESCRIPTION

Expense on All Other Savings Accounts - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD0093[P0] - cc:RIAD0093[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD0093[P0] * 4, NULL))

UBPRD375

DESCRIPTION

Income on All Deposits - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD417[P0] - uc:UBPRD417[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD417[P0] * 4, NULL))

UBPRD415

DESCRIPTION

Interest Expense - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4073[P0] * 4, NULL))

UBPRD416

DESCRIPTION

Institution Total Interest Expense - One Quarter Annualized Amount

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4073[P0] * 4, NULL))

UBPRD417

DESCRIPTION

Interest Expense On All Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0], if(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0] + Existingof(cc:RIAD4172[P0],0), if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 41, uc:UBPRE034[P0] + cc:RIADA517[P0], if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 31, uc:UBPRE034[P0] + cc:RIADA517[P0] + cc:RIAD4172[P0],null))))

UBPRD424

DESCRIPTION

Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and

ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) > = 300000, 2, 0))))))), IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, 0))))))),0))))

UBPRD429

DESCRIPTION

Total Investment Securities Calendar Quarter Average

FORMULA

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

UBPRD436

DESCRIPTION

Other Borrowed Money With Remaining Maturity of One year or Less

FORMULA

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

UBPRD437

DESCRIPTION

Average Other Liabilities for Borrowed Money

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002') AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],1) < 1,uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND uc:UBPR2170[P0] > 0 AND ExistingOf(uc:UBPR2170[-P1Q],1) < 1,uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,(uc:UBPRD439[P0] + uc:UBPRD439[-P1Q]) / 2, IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD439[P0],NULL)))))

UBPRD439

DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'), cc:RCON3190[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'), ExistingOf(uc:UBPR3355[P0],cc:RCON3190[P0]), IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3355[P0],NULL)))

UBPRD443

DESCRIPTION

Average Other Borrowings One Quarter Adjusted for Pushdown Accounting and Opening in Current Quarter

FORMULA

uc:UBPRD437[P0]

UBPRD476

DESCRIPTION

Average Subordinated Notes and Debentures

FORMULA

IF(uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],1) < 1,uc:UBPR3200[P0], IF(uc:UBPR2170[P0] > 0 AND ExistingOf(uc:UBPR2170[-P1Q],1) < 1,uc:UBPR3200[P0], IF(uc:UBPR2170[P0] > 0,(uc:UBPR3200[P0] + uc:UBPR3200[-P1Q]) / 2, NULL)))

UBPRD479

DESCRIPTION

Expense of Other Borrowings - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4185[P0] - cc:RIAD4185[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4185[P0] * 4, NULL))

UBPRD485

DESCRIPTION

One Quarter Calculation Flag

FORMULA

IF(MonthOf(Context.Period.EndDate) < 4,0, IF(MonthOf(Context.Period.EndDate) > 4 AND (uc:UBPR9106[P0] < 1 OR IsNil(uc:UBPR9106[P0])) AND ExistingOf(uc:UBPR2170[-P1Q],0) > 0,1, IF(MonthOf(Context.Period.EndDate) > 4 AND (ExistingOf(uc:UBPR2170[-P1Q],1) < 1 OR IsNil(uc:UBPR2170[-P1Q])),0, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],0) > 0 AND ExistingOf(uc:UBPR2170[-P1Q],0) > 0,1, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND (ExistingOf(uc:UBPR9106[-P1Q],1) < 1 OR IsNil(uc:UBPR9106[-P1Q])) AND ExistingOf(uc:UBPR2170[-P1Q],0) > 0,0, NULL)))))

UBPRD493

DESCRIPTION

Federal Funds Sold and Resales

NARRATIVE

Federal funds sold and securities purchased under agreements to resell.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB987[P0] + uc:UBPRB989[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '1997-01-01',uc:UBPR1350[P0],NULL))

UBPRD503

DESCRIPTION

Institution Interest Only and Equity Strips Amount

FORMULA

existingof(uc:UBPRA519[P0],cc:RCFDHT80[P0],cc:RCONHT80[P0]) + existingof(uc:UBPRA520[P0],0) + uc:UBPR1752[P0]

UBPRD504

DESCRIPTION

Institution Two Period Average of Interest Only and Equity Security Strips Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-04-01',(uc:UBPRD503[P0] + uc:UBPRD503[-P1Q]) / 2,IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2001-04-01',uc:UBPRD503[P0], NULL))

UBPRD513

DESCRIPTION

Income on All Transaction Accounts - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4508[P0] - cc:RIAD4508[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4508[P0] * 4, NULL))

UBPRD514

DESCRIPTION

Institution Trading Account Assets Calendar Quarter Average Amount

FORMULA

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

UBPRD580

DESCRIPTION

Investment Securities Over one Year Amount

FORMULA

uc:UBPRD588[P0] - uc:UBPRA248[P0]

UBPRD584

DESCRIPTION

Net Loans and Lease Financing Receivables, Investment Securities and All Other Real Estate Owned

FORMULA

uc:UBPRD587[P0] + uc:UBPRE130[P0]

UBPRD587

DESCRIPTION

Net Loans and Lease Financing Receivables and Investment Securities with Maturities Over one Year

FORMULA

uc:UBPRE119[P0] + uc:UBPRD580[P0]

UBPRD588

DESCRIPTION

Total Investment Securities

FORMULA

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

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]

UBPRE034

DESCRIPTION

Interest on All Other Deposits

NARRATIVE

Year-to-date interest expense on all deposits except time certificates of deposit of $100,000 or more and deposits held in foreign offices, if applicable.

FORMULA

cc:RIAD4508[P0] + cc:RIADA518[P0] + cc:RIAD0093[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]

UBPRE125

DESCRIPTION

All NOW & ATS Accounts

NARRATIVE

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from Call Report Schedule RC-E.

FORMULA

cc:RCON2215[P0] - cc:RCON2210[P0]

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))

UBPRE130

DESCRIPTION

Other Real Estate Owned

NARRATIVE

Non-investment other real estate owned. Other real estate owned includes real property acquired in full or partial satisfaction of a debt previously contracted and property originally acquired for future expansion but no longer intended to be used for that purpose.

FORMULA

IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + Existingof(cc:RCFN5513[P0],0) + Existingof(UC:UBPRC979[P0],0),IF(uc:UBPR9999[P0] > '2006-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + existingof(uc:UBPRC979[P0],0),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0] + cc:RCFN5513[P0] ,IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2006-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON5508[P0] + cc:RCON5509[P0] + cc:RCON5510[P0] + cc:RCON5511[P0] + cc:RCON5512[P0],NULL))))

UBPRE582

DESCRIPTION

Short Term Investments

NARRATIVE

Short term investments equals the sum of interest-bearing bank balances + federal funds sold + securities purchased under agreements to resell + debt securities with a remaining maturity of one year or less.

FORMULA

uc:UBPR0071[P0] + uc:UBPRD493[P0] + uc:UBPRA248[P0]

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))

UBPRF966

DESCRIPTION

Size Code CALC Helper 3QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) > = 1000000, '2002',
IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P3Q],25001) < = 25000, '0001','0001'))))))

UBPRF967

DESCRIPTION

Size Code CALC Helper 4QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) > = 1000000, '2002',
IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P4Q],25001) < = 25000, '0001','0001'))))))

UBPRF968

DESCRIPTION

Size Code CALC Helper 5QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) > = 1000000, '2002',
IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P5Q],25001) < = 25000, '0001','0001'))))))

UBPRF969

DESCRIPTION

Size Code CALC Helper 6QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002',
IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))

UBPRHR45

DESCRIPTION

Brokered Deposits with Remaining Maturity Less Than One Year

FORMULA

cc:RCONHK06[P0] + cc:RCONK220[P0]

UBPRHR51

DESCRIPTION

Total Time Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RIADHK03[P0] + cc:RIADHK04[P0], cc:RIADA517[P0] + cc:RIADA518[P0])

UBPRHR59

DESCRIPTION

Expense on Time Deposits - One Quarter Annualized

FORMULA

IF(uc:UBPRD485[P0] = 1,(uc:UBPRHR51[P0] - uc:UBPRHR51[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRHR51[P0] * 4, NULL))

UBPRHR65

DESCRIPTION

Average Time Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RCONHK16[P0] + cc:RCONHK17[P0], cc:RCONA514[P0] + cc:RCONA529[P0])

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)

UBPRK426

DESCRIPTION

Time Deposits At Or Below Insurance Limit

NARRATIVE

Time deposits at or below insurance limit March 31, 2010 forward equals total time deposits less than $100,000 + total time deposits of $100,000 through $250,000 from Call Report Schedule RC-E. Time deposits at or below insurance limit prior to March 31, 2010 equals total time deposits less than $100,000 from Call Report Schedule RC-E.

FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCON6648[P0] + cc:RCONj473[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON6648[P0],null))

UBPRK437

DESCRIPTION

Time Deposits Above Insurance Limit

NARRATIVE

Time deposits above the insurance limit March 31, 2010 forward equals total time deposits of more than $250,000 from Call Report Schedule RC-E. Time deposits above the insurance limit prior to March 31, 2010 equals total time deposits of 100,000 or more from Call Report Schedule RC-E.

FORMULA

IF(uc:UBPR9999[P0] > '2010-01-01', cc:RCONJ474[P0], IF(uc:UBPR9999[P0] < '2010-01-01', cc:RCON2604[P0],null))

UBPRK445

DESCRIPTION

Non Core Liabilities $250,000

NARRATIVE

Non core liabilities defined using deposit insurance limits for time deposits. Noncore liabilities from March 31, 2010 forward equals the sum of total time deposits of more than $250,000 + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits less than $100,000 + insured brokered deposits of $100,000 through $250,000. Non core liabilities prior to March 31, 2010 equals the sum of total time deposits of $100,000 or more + other borrowed money + foreign office deposits + securities sold under agreements to repurchase + federal funds purchased + insured brokered deposits of less than $100,000 + brokered deposits of $100,000.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2366[P0] + uc:UBPRK437[P0] + uc:UBPRF858[P0] + uc:UBPR3190[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2366[P0] + uc:UBPRK437[P0] + uc:UBPRF858[P0] + uc:UBPR3190[P0] + ExistingOf(uc:UBPRD078[P0],0),NULL))

UBPRK446

DESCRIPTION

Net Non-Core Liabilities Defined Using Deposit Insurance Limits for Time Deposits

FORMULA

uc:UBPRK445[P0] - uc:UBPRE582[P0]

UBPRPR65

DESCRIPTION

Non-Interest Bearing Deposits

FORMULA

cc:RCON6631[P0] + Existingof(cc:RCFN6631[P0],0)

UBPRPY38

DESCRIPTION

Nonmaturity Deposits

NARRATIVE

Nonmaturity Deposits

FORMULA

uc:UBPRD104[P0]

UBPRQE15

DESCRIPTION

Liquid Assets at FV as a % of total assets

NARRATIVE

Total cash, noninterest-bearing and interest-bearing balances due from depository institutions, the fair value of AFS and HTM securities, federal funds sold, and securities purchased under agreements to resell divided by total assets.

FORMULA

uc:UBPRQE16[P0] + uc:UBPRQE17[P0] + uc:UBPRQE18[P0] + uc:UBPRQE19[P0] + uc:UBPRQE20[P0]

UBPRQE16

DESCRIPTION

Cash & Noninterest-bearing bals as a % total assets

NARRATIVE

Total cash and noninterest-bearing balances due from depository institutions divided by total assets.

FORMULA

PCTOF(uc:UBPR0081[P0],uc:UBPR2170[P0])

UBPRQE17

DESCRIPTION

Interest bearing balances as a % of total assets

NARRATIVE

Interest-bearing balances due from depository institutions whether in the form of demand, savings, or time balances divided by total assets.

FORMULA

PCTOF(uc:UBPR0071[P0],uc:UBPR2170[P0])

UBPRQE18

DESCRIPTION

AFS Securities FV as a % of total assets

NARRATIVE

Fair value of available-for-sale debt securities divided by total assets.

FORMULA

PCTOF(uc:UBPR1773[P0],uc:UBPR2170[P0])

UBPRQE19

DESCRIPTION

HTM Securities FV as a % of total assets

NARRATIVE

Fair Value of held-to-maturity debt securities divided by total assets.

FORMULA

PCTOF(uc:UBPR1771[P0],uc:UBPR2170[P0])

UBPRQE20

DESCRIPTION

Fed Funds Sold & Resales as a % of total assets

NARRATIVE

Federal funds sold plus securities purchased under agreements to resell divided by total assets.

FORMULA

PCTOF(uc:UBPRD493[P0],uc:UBPR2170[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)

UBPRQE22

DESCRIPTION

Total wholesale funding as a % of total assets

NARRATIVE

Wholesale funding divided by total assets. 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

PCTOF(uc:UBPRQE21[P0],uc:UBPR2170[P0])