Summary Ratios--Page 1

1 Interest Income (TE)

1.1 UBPRE001

DESCRIPTION

Interest Income (TE) as a percent of Average Assets

NARRATIVE

All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets.

FORMULA

PCTOFANN(uc:UBPR4107[P0],uc:UBPRD659[P0])

2 Interest Expense

2.1 UBPRE002

DESCRIPTION

Interest Expense as a percent of Average Assets

NARRATIVE

Total interest expense divided by average assets.

FORMULA

PCTOFANN(cc:RIAD4073[P0],uc:UBPRD659[P0])

3 Net Interest Income (TE)

3.1 UBPRE003

DESCRIPTION

Net Interest Income (TE) % of Avg Assets

NARRATIVE

Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.

FORMULA

PCTOFANN(uc:UBPR4074[P0], uc:UBPRD659[P0])

4 Noninterest Income

4.1 UBPRE004

DESCRIPTION

Noninterest Income as a percent of Average Assets

NARRATIVE

Income derived from bank services and sources other than interest-bearing assets, divided by average assets.

FORMULA

PCTOFANN(cc:RIAD4079[P0],uc:UBPRD659[P0])

5 Noninterest Expense

5.1 UBPRE005

DESCRIPTION

Non-Interest Expense as a percent of Average Assets

NARRATIVE

Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.

FORMULA

PCTOFANN(uc:UBPRE037[P0],uc:UBPRD659[P0])

6 Pre-Provision Net Revenue (TE)

6.1 UBPRPG69

DESCRIPTION

Pre Provision Net Revenue YTD % of Average Assets (TE)

NARRATIVE

Pre Provision Net Revenue YTD % of Average Assets (TE)

FORMULA

PCTOFANN(uc:UBPRPG64[P0],uc:UBPRD659[P0])

7 Provision: Credit Losses

7.1 UBPRE006

DESCRIPTION

Provision for Loan Losses % of Avg Assets

NARRATIVE

Provision for credit losses on loan and lease receivables losses divided by average assets.

FORMULA

PCTOFANN(uc:UBPRD483[P0],uc:UBPRD659[P0])

8 Provision: Credit Loss Oth Assets

8.1 UBPRKW07

DESCRIPTION

Provision for Losses Other Assets % of Avg Assets

NARRATIVE

Provision for credit losses on all other assets and off-balance-sheet credit exposures divided by average assets.

FORMULA

PCTOFANN(uc:UBPRKW06[P0], uc:UBPRD659[P0])

9 Pretax Operating Income (TE)

9.1 UBPRE007

DESCRIPTION

Pretax Operating Income (TE) % of Avg Assets

NARRATIVE

Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expense, the provision for loan and lease-financing receivable losses and the provision for allocated transfer risk, divided by average assets.

FORMULA

PCTOFANN(uc:UBPRE038[P0],uc:UBPRD659[P0])

10 Realized Gains/Losses Sec

10.1 UBPRE008

DESCRIPTION

Realized Gains(Losses) on the sale of Securities as a percent of Average Assets

NARRATIVE

Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts divided by average assets.

FORMULA

PCTOFANN(uc:UBPRD309[P0],uc:UBPRD659[P0])

11 Unrealized Gains/Losses Equity Sec

11.1 UBPRJA35

DESCRIPTION

Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

NARRATIVE

Unrealized holding gains (losses) on equity securities not held for trading as a percent of average assets

FORMULA

PCTOFANN(cc:RIADHT70[P0],uc:UBPRD659[P0])

12 Pretax Net Operating Income (TE)

12.1 UBPRE009

DESCRIPTION

Pretax Net Operating Income (TE) as a percent of Average Assets

NARRATIVE

Pretax operating income, plus securities gains or losses divided by average assets.

FORMULA

PCTOFANN(uc:UBPRE039[P0],uc:UBPRD659[P0])

13 Net Operating Income

13.1 UBPRE010

DESCRIPTION

Net Operating Income as a percent of Average Assets

NARRATIVE

After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets.

FORMULA

IF(uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIAD4300[P0],uc:UBPRD659[P0]), NULL)

14 Net Inc Attrib to Min Ints

14.1 UBPRJ248

DESCRIPTION

Net Income Attributed to Minority Interests as a percent of Average Assets

NARRATIVE

Net income attributed to minority interests divided by average assets. A minority interest is the portion of equity in a bank's subsidiary not attributable, directly or indirectly, to the parent bank. If the amount reported in this item is a net loss, enclose it in parentheses.

FORMULA

IF(uc:UBPR9999[P0] > '2009-01-01' AND uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIADG103[P0],uc:UBPRD659[P0]), NULL)

15 Net Income Adjusted Sub S

15.1 UBPRE012

DESCRIPTION

Net Income Adjusted for Sub Chapter S Status as a percent of Average Assets

NARRATIVE

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, - tax-exempt income from other obligations of states and political subdivisions.

FORMULA

IF(uc:UBPRD659[P0] <> 0,PCTOFANN(uc:UBPRD392[P0],uc:UBPRD659[P0]), NULL)

16 Net Income

16.1 UBPRE013

DESCRIPTION

Net Income as a percent of Average Assets

NARRATIVE

Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets.

FORMULA

IF(uc:UBPRD659[P0] <> 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD659[P0]), NULL)

17 Avg Earning Assets to Avg Assets

17.1 UBPRE014

DESCRIPTION

Average Earning Assets as a percent of Average Assets

NARRATIVE

Year-to-date average of average total loans (net of unearned income) in domestic and foreign offices, lease-financing receivables, U.S. Treasury, Agency and Corporation obligations, mortgage backed securities, other securities, assets held in trading accounts, interest-bearing balances due from depository institutions, and federal funds sold and securities purchased under agreements to resell, plus a five period average of interest only strips (mortgage loans and Other) and equity securities divided by average assets.

FORMULA

PCTOF(uc:UBPRD362[P0],uc:UBPRD659[P0])

18 Avg Int-Bearing Funds to Avg Assets

18.1 UBPRE015

DESCRIPTION

Average Interest-Bearing Funds as a percent of Average Assets

NARRATIVE

Average interest-bearing domestic and foreign office deposits, federal funds purchased and securities sold under agreements to repurchase, other borrowed money, and notes and debentures subordinated to deposits, divided by average assets.

FORMULA

PCTOF(uc:UBPRD435[P0],uc:UBPRD659[P0])

19 Int Inc (TE) to Avg Earn Assets

19.1 UBPRE016

DESCRIPTION

Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE

Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income.

FORMULA

PCTOFANN(uc:UBPR4107[P0],uc:UBPRD362[P0])

20 Int Expense to Avg Earn Assets

20.1 UBPRE017

DESCRIPTION

Interest Expense to Average Earning Assets

NARRATIVE

Total interest expense divided by the average of the respective asset accounts involved in generating interest income.

FORMULA

PCTOFANN(cc:RIAD4073[P0],uc:UBPRD362[P0])

21 Net Int Inc-TE to Avg Earn Assets

21.1 UBPRE018

DESCRIPTION

Net Interest Income (TE) as a percent of Average Earning Assets

NARRATIVE

Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income.

FORMULA

PCTOFANN(uc:UBPR4074[P0],uc:UBPRD362[P0])

22 Net Loss to Average Total LN&LS

22.1 UBPRE019

DESCRIPTION

Net Loss as a percent of Average Total Loans and Leases

NARRATIVE

Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.

FORMULA

PCTOFANN(uc:UBPR1795[P0],uc:UBPRE386[P0])

23 Earnings Coverage of Net Losses (X)

23.1 UBPRE020

DESCRIPTION

Earnings Coverage of Net Losses (X)

NARRATIVE

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

FORMULA

IF(uc:UBPR1795[P0] > 0,PCT(uc:UBPRD468[P0],uc:UBPR1795[P0]), NULL)

24 ACL on LN&LS HFI to LN&LS HFI

24.1 UBPRE022

DESCRIPTION

ACL on LN&LS to LN&LS HFI

NARRATIVE

Allowance for credit losses on loan and lease losses divided by total loans and lease-financing receivables held for investment. Available from March 31, 2001 forward.

FORMULA

PCTOF(uc:UBPR3123[P0],uc:UBPRB528[P0])

25 ACL on LN&LS HFI to Net Losses (X)

25.1 UBPRE021

DESCRIPTION

Allowance for Credit Losses on Loans and Leases to Net Loss (times)

NARRATIVE

Allowance for credit losses on loans and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown in this caption.

FORMULA

IF(uc:UBPR1795[P0] > 0,PCT(uc:UBPR3123[P0],uc:UBPRD236[P0]), NULL)

26 ACL on LN&LS HFI to Nonaccrual (X)

26.1 UBPRE395

DESCRIPTION

Allowance for Credit losses on Loans and Leases to Nonaccrual LN&LS (X)

NARRATIVE

Allowance for credit losses on loans and lease losses divided by the aggregate amount of nonaccrual loans and leases.

FORMULA

PCT(uc:UBPR3123[P0],uc:UBPRD669[P0])

27 30-89 Days Past Due

27.1 UBPRE544

DESCRIPTION

LN&LS-30-89 DAYS Past Due % GROSS LOANS

NARRATIVE

The sum of loans and lease financing receivables past due for 30 through 89 days, and still in accrual status, divided by gross loans and lease-financing receivables outstanding.

FORMULA

PCTOF(uc:UBPRD668[P0],uc:UBPRE131[P0])

28 Total LN&LS-90+ Days PD & Nonaccrual

28.1 UBPR7414

DESCRIPTION

Noncurrent Loans and Leases to Gross Loans and Leases

NARRATIVE

The sum of loans and lease financing receivables past due at least 90 days, plus those in nonaccrual status, divided by gross loans and lease-financing receivables outstanding.

FORMULA

PCTOF(uc:UBPR1400[P0],uc:UBPRE131[P0])

29 Non-Curr Lns+OREO to Lns+OREO

29.1 UBPRE549

DESCRIPTION

Non-Curr LNS+OREO to LNS+OREO

NARRATIVE

The sum of: loans and leases 90 days and over past due and still accruing, loans and leases on nonaccrual, and all other real estate owned (non-investment) divided by the sum of total loans and leases and all other real estate owned (non-investment).

FORMULA

PCTOF(uc:UBPRD261[P0],uc:UBPRD270[P0])

30 Net Non Core Fund Dep New $250M

30.1 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])

31 Net Loans & Leases to Assets

31.1 UBPRE024

DESCRIPTION

Net Loans and Leases to Total Assets

NARRATIVE

Loans and lease-financing receivables net of unearned income and the allowance for possible loan and lease financing receivable losses divided by total assets.

FORMULA

PCTOF(uc:UBPRE119[P0],uc:UBPR2170[P0])

32 Net Loans & Leases to Deposits

32.1 UBPRE600

DESCRIPTION

Net Loans & Leases as a percent of Total Deposits

NARRATIVE

Net loans, plus lease-financing receivables, divided by total deposits.

FORMULA

PCTOF(uc:UBPRE119[P0],uc:UBPRD663[P0])

33 Leverage Ratio

33.1 UBPRD486

DESCRIPTION

Tier One Leverage Capital

NARRATIVE

Tier One Leverage Ratio from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' ,(uc:UBPR7204[P0]*100),null)

34 Total Capital Ratio

34.1 UBPRD488

DESCRIPTION

Total Risk-Based Capital to Risk-Weighted Assets

NARRATIVE

Total risk-based capital ratio from Call Report Schedule RC-R.

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' ,(uc:UBPR7205[P0]*100),null)

35 Cash Dividends to Net Income

35.1 UBPR7402

DESCRIPTION

Cash Dividends to Net Income

NARRATIVE

Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.

FORMULA

IF(cc:RIAD4340[P0] <> 0,PCTOF(uc:UBPRE625[P0],cc:RIAD4340[P0]), NULL)

36 Non-Curr Lns+OREO to T1 Capital+ACL

36.1 UBPRNC98

DESCRIPTION

Non-Current Loans and leases and all other real estate owned divided by Tier 1 Capital plus ACL

NARRATIVE

Non-Current Loans and leases and all other real estate owned divided by Tier 1 Capital plus allowance for credit losses on loans and leases

FORMULA

PCTOF(uc:UBPRD261[P0],uc:UBPR3792[P0])

37 Total Assets

37.1 UBPR7316

DESCRIPTION

Total Assets - annual change

NARRATIVE

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

FORMULA

PCTOF(uc:UBPRD087[P0],uc:UBPRD088[P0])

38 Tier 1 Capital

38.1 UBPR7408

DESCRIPTION

Tier One Capital 12-month growth rate

NARRATIVE

Tier One Capital 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

PCTOF(uc:UBPRD347[P0],uc:UBPRD349[P0])

39 Net Loans & Leases

39.1 UBPRE027

DESCRIPTION

Net Loans and Leases 12-month growth rate

NARRATIVE

Net Loans and Leases 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

PCTOF(uc:UBPRD250[P0],uc:UBPRD251[P0])

40 Short Term Investments

40.1 UBPRE028

DESCRIPTION

Short Term Investments 12-month growth rate

NARRATIVE

Short Term Investments 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. 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

PCTOF(uc:UBPRD430[P0],uc:UBPRD431[P0])

41 Short Term Non Core Funding

41.1 UBPRE029

DESCRIPTION

Short Term Non Core Funding 12-month growth rate

NARRATIVE

Short Term Non Core Funding 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance. Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than $250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than $100,000 with a remaining maturity of one year or less + brokered deposits issued in

denominations of $100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA

PCTOF(uc:UBPRD545[P0],uc:UBPRD547[P0])

42 Average Total Assets

42.1 UBPRD659

DESCRIPTION

Average Total Assets ($000)

NARRATIVE

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

FORMULA

CAVG04X(#uc:UBPRE878)

43 Net Income

43.1 UBPR4340

DESCRIPTION

Net Income

NARRATIVE

Net Income from Call Report Schedule RI.

FORMULA

cc:RIAD4340[P0]

44 Number of banks in Peer Group

44.1 UBPAE877

DESCRIPTION

NUMBER OF BANKS IN PEER GROUP

NARRATIVE

FORMULA

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))

UBPR1227

DESCRIPTION

Lease Financing Receivables - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1227[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1227[P0], NULL))

UBPR1228

DESCRIPTION

Lease Financing Receivables - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1228[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1228[P0], NULL))

UBPR1255

DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1255[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1255[P0], NULL))

UBPR1256

DESCRIPTION

Commercial and Industrial Loans to Non-U.S. Addressees (Domicile) - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1256[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1256[P0], NULL))

UBPR1271

DESCRIPTION

Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 30-89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1271[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1271[P0], NULL))

UBPR1272

DESCRIPTION

Lease Financing Receivables of Non-U.S. Addressees (Domicile) - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1272[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1272[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))

UBPR1400

DESCRIPTION

Total Non-Current LN&LS

NARRATIVE

The sum of loans and leases past due over 90 days and still accruing interest and loans on nonaccrual.

FORMULA

uc:UBPRD667[P0] + uc:UBPRD669[P0]

UBPR1583

DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1583[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1583[P0], NULL))

UBPR1594

DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 30-89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1594[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1594[P0], NULL))

UBPR1597

DESCRIPTION

Loans to Finance Agricultural Production and Other Loans to Farmers - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1597[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1597[P0], NULL))

UBPR1607

DESCRIPTION

Commercial and Industrial Loans - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1607[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1607[P0], NULL))

UBPR1608

DESCRIPTION

Commercial and Industrial Loans - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1608[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1608[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))

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))

UBPR1791

DESCRIPTION

Leasing Financing Receivables of Non-U.S. Addressees (Domicile) - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD1791[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON1791[P0], NULL))

UBPR1795

DESCRIPTION

Net credit losses on loans and leases

NARRATIVE

Gross loan and lease losses less gross loan and lease recoveries.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPR4635[P0] - cc:RIAD4605[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:UBPRD582[P0]) - cc:RIAD4605[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[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))

UBPR2170

DESCRIPTION

Total Assets

NARRATIVE

Total Assets from Call Report Schedule RC.

FORMULA

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

UBPR2200

DESCRIPTION

Total Deposits

NARRATIVE

Total domestic and foreign deposits.

FORMULA

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

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))

UBPR2769

DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Construction and Land Development, and Other Land Loans - Past Due 90 or More Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON2769[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON2769[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))

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))

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))

UBPR3492

DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Construction and Land Development, and Other Land Loans - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3492[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3492[P0], NULL))

UBPR3494

DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Farmland - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3494[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3494[P0], NULL))

UBPR3495

DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Farmland - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3495[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3495[P0], NULL))

UBPR3500

DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3500[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3500[P0], NULL))

UBPR3501

DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Multifamily (5 or More) Residential Properties - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3501[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3501[P0], NULL))

UBPR3503

DESCRIPTION

Loans Secured by Real Estate (in Domestic Offices): Secured by Nonfarm Nonresidential Properties - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3503[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3503[P0], NULL))

UBPR3504

DESCRIPTION

Loans Secured by Real Estate (In Domestic Offices): Secured by Nonfarm Nonresidential Properties - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON3504[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3504[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))

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])))

UBPR4010

DESCRIPTION

Interest and Fees on Loans

NARRATIVE

Year-to-date interest and fee income on loans.

FORMULA

cc:RIAD4010[P0]

UBPR4074

DESCRIPTION

Net Interest Income (TE)

NARRATIVE

Total interest income on a tax equivalent basis less total interest expense.

FORMULA

uc:UBPR4107[P0] - cc:RIAD4073[P0]

UBPR4092

DESCRIPTION

Other Operating Expense

NARRATIVE

From March 31, 2002 forward includes information from Call Report Schedule RI, Other Noninterest Expense. From March 31, 2001 to December 31, 2001 includes Amortization of Intangible Assets and Other Noninterest Expense. From December 31, 2001 and prior includes Other Noninterest Expense. Note that for those quarters, Amortization of Intangible Assets was reported as a part of Other Noninterest Expense.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4092[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4531[P0] + cc:RIAD4092[P0],NULL))

UBPR4107

DESCRIPTION

Total Interest Income (TE)

NARRATIVE

Sum of income on loans and leases on a tax equivalent basis + investment income on a tax equivalent basis + interest on interest bearing bank balances + interest on federal funds sold and security resales + interest on trading account assets.

FORMULA

uc:UBPR4010[P0] + cc:RIAD4065[P0] + cc:RIAD4115[P0] + uc:UBPRD398[P0] + ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0] + cc:RIAD4518[P0] + uc:UBPRD405[P0]

UBPR4635

DESCRIPTION

Gross Loan Losses

NARRATIVE

Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconcilement with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[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))

UBPR5380

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5380[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5380[P0], NULL))

UBPR5381

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5381[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5381[P0], NULL))

UBPR5382

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: To Foreign Banks - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5382[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5382[P0], NULL))

UBPR5389

DESCRIPTION

Loans to Foreign Governments and Official Institutions - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5389[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5389[P0], NULL))

UBPR5390

DESCRIPTION

Loans to Depository Institutions and Acceptances of Other Banks: to Foreign Banks - Past Due 90 or More Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5390[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5390[P0], NULL))

UBPR5391

DESCRIPTION

Loans to Foreign Governments and Official Institutions - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5391[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5391[P0], NULL))

UBPR5399

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties And Extended Under Lines of Credit - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON5399[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5399[P0], NULL))

UBPR5400

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: Revolving, Open-End Loans Secured by 1-4 Family Residential Properties and Extended Under Lines of Credit - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON5400[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5400[P0], NULL))

UBPR5401

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: All Other - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RCONC236[P0] + cc:RCONC238[P0], IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2002-01-01',cc:RCON5401[P0], NULL))

UBPR5403

DESCRIPTION

Loans Secured by 1-4 Family Residential Properties: All Other - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCON5403[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5403[P0], NULL))

UBPR5459

DESCRIPTION

All Other Loans - Past Due 30 through 89 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5459[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5459[P0], NULL))

UBPR5460

DESCRIPTION

All Other Loans - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5460[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5460[P0], NULL))

UBPR5461

DESCRIPTION

All Other Loans - Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD5461[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON5461[P0], NULL))

UBPR7204

DESCRIPTION

Tier 1 Leverage Capital Ratio

NARRATIVE

Tier 1 Leverage Capital Ratio

FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7204[P0], if(uc:UBPRC752[P0] = 41,cc:RCON7204[P0],NULL))))))

UBPR7205

DESCRIPTION

Total Risk-Based Capital Ratio

NARRATIVE

Total Risk-Based Capital Ratio

FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7205[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7205[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA7205[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA7205[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7205[P0], if(uc:UBPRC752[P0] = 41,cc:RCON7205[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))))))

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

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))

UBPRB528

DESCRIPTION

Loans and Leases Held For Investment

NARRATIVE

Loans and leases held for investment

FORMULA

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

UBPRB529

DESCRIPTION

Loans and Leases, Net of Unearned Income and Allowance

FORMULA

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

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))

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))

UBPRB575

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB575[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB575[P0], NULL))

UBPRB576

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB576[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB576[P0], NULL))

UBPRB577

DESCRIPTION

Credit Cards - Nonaccrual

NARRATIVE

Extensions of credit to individuals for household, family, and other personal expenditures arising from credit cards that are in nonaccrual status and reported in Schedule RC-N.

FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB577[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB577[P0], NULL))

UBPRB578

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 30 through 89 Days and Still Accruing

FORMULA

ExistingOf(cc:RCFDB578[P0], cc:RCONB578[P0], cc:RCFDK213[P0], cc:RCONK213[P0], cc:RCFDK216[P0], cc:RCONK216[P0])

UBPRB579

DESCRIPTION

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk214[P0] + cc:RCFDK217[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK214[P0] + cc:RCONK217[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB579[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB579[P0], NULL))))

UBPRB580

DESCRIPTION

Other Consumer Loans - Nonaccrual

NARRATIVE

Loans to Individuals for Household, Family, and Other Personal Expenditures on nonaccrual. Includes Auto loans and other consumer loans reported on RC-N, Item 5b and 5c, Column C.

FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDK215[P0] + cc:RCFDK218[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONK215[P0] + cc:RCONK218[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDB580[P0],IF(uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONB580[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))

UBPRC229

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens-Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC229[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC229[P0], NULL))

UBPRC230

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens-Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC230[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC230[P0], NULL))

UBPRC236

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC236[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC236[P0], NULL))

UBPRC237

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by First Liens - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC237[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC237[P0], NULL))

UBPRC238

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 30 through 89 Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC238[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC238[P0], NULL))

UBPRC239

DESCRIPTION

Closed-End Loans Secured by 1-4 Family Residential Properties: Secured by Junior Liens - Past Due 90 Days or More and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC239[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2002-03-31',cc:RCONC239[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]

UBPRD087

DESCRIPTION

Yearly Change in Total Assets, Used for Yearly Growth Rate Ratio

FORMULA

IF(uc:UBPRD088[P0] > 0,uc:UBPR2170[P0] - uc:UBPRD088[P0],NULL)

UBPRD088

DESCRIPTION

Prior Year Total Assets, Used for Yearly Growth Rate Ratio

FORMULA

uc:UBPR2170[-P1Y]

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))

UBPRD151

DESCRIPTION

Institution Loans Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPRD142)

UBPRD203

DESCRIPTION

Institution Nonaccrual Real Estate Loans Amount

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONF176[P0] + uc:UBPRF177[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPRF182[P0] + uc:UBPRF183[P0] + Existingof(cc:RCFNB574[P0],0),IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF176[P0] + uc:UBPRF177[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPRF182[P0] + uc:UBPRF183[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPRC229[P0] + uc:UBPRC230[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND

uc:UBPRC752[P0] = 31,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPR5403[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0] + cc:RCFNB574[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR3492[P0] + uc:UBPR3495[P0] + uc:UBPR5400[P0] + uc:UBPR5403[P0] + uc:UBPR3501[P0] + uc:UBPR3504[P0],NULL))))))

UBPRD236

DESCRIPTION

Institution Annualized Net Loans and Lease Financing Receivable Chargeoffs

FORMULA

uc:UBPR1795[P0] * ANN

UBPRD245

DESCRIPTION

Total Loans and Leases, Net of Unearned Income

FORMULA

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

UBPRD250

DESCRIPTION

Yearly Change in Net Loans and Leases, Used for Yearly Growth Rate Ratio

FORMULA

IF(ExistingOf(uc:UBPR2170[-P1Y],0) > 0,uc:UBPRE119[P0] - uc:UBPRD251[P0], NULL)

UBPRD251

DESCRIPTION

Prior Year Net Loans and Leases, Used for Yearly Growth Rate Ratio

FORMULA

uc:UBPRE119[-P1Y]

UBPRD261

DESCRIPTION

Loans & Leases PD 90 Days and Over Plus Loans & Leases on Nonaccrual Plus Non-Investment ORE Owned

FORMULA

uc:UBPRD667[P0] + uc:UBPRD669[P0] + uc:UBPRD664[P0]

UBPRD270

DESCRIPTION

Total Loans and Leases Plus Non-Investment Other Real Estate Owned

FORMULA

uc:UBPR2122[P0] + uc:UBPRD664[P0]

UBPRD272

DESCRIPTION

Institution Lease Financing Receivable Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPR3484)

UBPRD293

DESCRIPTION

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

FORMULA

UBPRD309

DESCRIPTION

Institution Gross Security Gain or Loss on Investment Securities Amount

FORMULA

cc:RIAD3521[P0] + cc:RIAD3196[P0]

UBPRD337

DESCRIPTION

Institution Interest Bearing Balance Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPR3381)

UBPRD347

DESCRIPTION

Yearly Change in Total Tier 1 Capital, Used for Yearly Growth Rate Ratio

FORMULA

IF(uc:UBPRD088[P0] > 0,uc:UBPRE644[P0] - uc:UBPRD349[P0], NULL)

UBPRD349

DESCRIPTION

Prior Year Total Tier 1 Capital, Used for Yearly Growth Rate Ratio

FORMULA

uc:UBPRE644[-P1Y]

UBPRD351

DESCRIPTION

Four Period Average of Time Deposits Greater Than $100,000

FORMULA

CAVG04X(#cc:RCONA514)

UBPRD358

DESCRIPTION

Institution Four Period Average Interest Bearing Foreign Deposits

FORMULA

CAVG04X(#cc:RCFN3404)

UBPRD362

DESCRIPTION

Institution Average Earning Assets Calendar Year Basis of Calendar Quarter Average Date

FORMULA

uc:UBPRD337[P0] + uc:UBPRD498[P0] + uc:UBPRD377[P0] + uc:UBPRD151[P0] + existingof(uc:UBPRD515[P0],0) + uc:UBPRD272[P0] + uc:UBPRD505[P0]

UBPRD371

DESCRIPTION

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

FORMULA

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

UBPRD376

DESCRIPTION

Institution Federal Funds Purchased Calendar Quarter Average

FORMULA

CAVG04X(#uc:UBPR3353)

UBPRD377

DESCRIPTION

Institution Federal Fund Sold Calendar Quarter Average

FORMULA

CAVG04X(#uc:UBPR3365)

UBPRD392

DESCRIPTION

Net Income After Taxes for Banks Filling Subchapter S

FORMULA

IF(uc:UBPR9999[P0] > '1997-01-01' AND uc:UBPRD425[P0] = 1 AND (uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]) > 0,(cc:RIAD4340[P0] + cc:RIAD4302[P0]) - ((uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]) * uc:UBPRD463[P0]),cc:RIAD4340[P0])

UBPRD398

DESCRIPTION

Total Interest and Dividend Income on Securities

FORMULA

cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]

UBPRD402

DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

FORMULA

uc:UBPRD403[P0] * ANN

UBPRD403

DESCRIPTION

Absolute Value of Total Applicable Income Taxes

FORMULA

IF(uc:UBPRD519[P0] = 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] > 0,uc:UBPRD519[P0],IF(uc:UBPRD519[P0] < 0,(uc:UBPRD519[P0] * -1), NULL)))

UBPRD404

DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

FORMULA

PCT(uc:UBPRD463[P0],(1 - uc:UBPRD463[P0]))

UBPRD405

DESCRIPTION

Tax Benefit De-Annualized

FORMULA

IF(uc:UBPRD406[P0] > 0,PCT(uc:UBPRD406[P0],ANN),IF(uc:UBPRD406[P0] < 0,0,IF(uc:UBPRD406[P0] = 0,0, NULL)))

UBPRD406

DESCRIPTION

Total Tax Benefit

FORMULA

IF(uc:UBPRD423[P0] = 0,0,IF(uc:UBPRD412[P0] = 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] > 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] = 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] > 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND (uc:UBPRD407[P0] > 0 AND uc:UBPRD407[P0] > uc:UBPRD423[P0]),((uc:UBPRD423[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] = uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] < uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) * uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0,0, NULL)))))))))

UBPRD407

DESCRIPTION

Income Plus Tax Credits Available for Tax Equivalent Adjustment. Used Where Tax Exempt Income Exceeds Taxable Income

FORMULA

uc:UBPRD409[P0] + uc:UBPRD408[P0]

UBPRD408

DESCRIPTION

Absolute Value of Total Taxes Annualized for Tax Equivalency Calculations and Grossed Up By Marginal Tax Rate. Gross Up Factor is Reciprocal

FORMULA

uc:UBPRD402[P0] * IF(uc:UBPR9999 > '2018-01-01', 4.762, 2.941)

UBPRD409

DESCRIPTION

Gross Taxable Income Annualized for Tax Equivalent Calculation

FORMULA

uc:UBPRD410[P0] * ANN

UBPRD410

DESCRIPTION

Gross Taxable Income

FORMULA

cc:RIAD4301[P0] + existingof(cc:RIAD4513[P0],0)

UBPRD412

DESCRIPTION

Net Taxable Income (Year-to-Reporting-Date) Used For Tax Equivalent Calculation Annualized

FORMULA

uc:UBPRD413[P0] * ANN

UBPRD413

DESCRIPTION

Net Taxable Income (Year-to-Date) Used For Tax Equivalent Calculations

FORMULA

uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD423

DESCRIPTION

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

FORMULA

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

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))))

UBPRD425

DESCRIPTION

Subchapter S Election in Effect for Federal Income Tax Purposes for the Current Tax Year Indicator.

FORMULA

cc:RIADA530[P0]

UBPRD429

DESCRIPTION

Total Investment Securities Calendar Quarter Average

FORMULA

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

UBPRD430

DESCRIPTION

Yearly Change in Temporary Investments, Used for Yearly Growth Rate Ratio

FORMULA

IF(uc:UBPRD088[P0] > 0,uc:UBPRE582[P0] - uc:UBPRD431[P0],NULL)

UBPRD431

DESCRIPTION

Prior Year in Temporary Investments, Used for Yearly Growth Rate Ratio

FORMULA

uc:UBPRE582[-P1Y]

UBPRD433

DESCRIPTION

Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRHR57[P0] + uc:UBPRHR58[P0] + uc:UBPRD473[P0], IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD512[P0] + uc:UBPRHR57[P0] + uc:UBPRHR58[P0] + uc:UBPRD473[P0] + Existingof(uc:UBPRD358[P0],0), IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0] + uc:UBPRD358[P0],NULL))))

UBPRD435

DESCRIPTION

Institution Total Interest Bearing Liabilities Calendar Quarter Average

FORMULA

uc:UBPRD433[P0] + uc:UBPRD376[P0] + existingof(uc:UBPRD440[P0],0) + uc:UBPRD506[P0]

UBPRD436

DESCRIPTION

Other Borrowed Money With Remaining Maturity of One year or Less

FORMULA

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

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)))

UBPRD440

DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Year Average Amount

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD441[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPRD441[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'),uc:UBPRD442[P0],NULL)))

UBPRD441

DESCRIPTION

Four Period Average of Liabilities for Other Borrowed Money Calendar Quarter Average Amount

FORMULA

CAVG04X(#uc:UBPRD439)

UBPRD442

DESCRIPTION

Institution Five Period Average Total Other Borrowed Money Calendar Quarter Average Amount

FORMULA

CAVG05X(#uc:UBPRD439)

UBPRD463

DESCRIPTION

Institution Marginal Tax Rate

FORMULA

IF(uc:UBPR9999[P0] > '2018-01-01' AND uc:UBPRD410[P0] > 0, .21, IF((uc:UBPRD410[P0] * ANN) > 0 AND (uc:UBPRD410[P0] * ANN) < = 50,.15,IF((uc:UBPRD410[P0] * ANN) > 50 AND (uc:UBPRD410[P0] * ANN) < = 75,.25,IF((uc:UBPRD410[P0] * ANN) > 75 AND (uc:UBPRD410[P0] * ANN) < = 10000,.34,IF((uc:UBPRD410[P0] * ANN) > 10000,.35, 0)))))

UBPRD468

DESCRIPTION

Institution Calendar Year Net Operating Income

FORMULA

cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]

UBPRD473

DESCRIPTION

Four Period Average of Other Nontransactional Savings Deposits

FORMULA

CAVG04X(#cc:RCONB563)

UBPRD474

DESCRIPTION

Four Period Average of Other Nontransactional Time Deposits

FORMULA

CAVG04X(#cc:RCONA529)

UBPRD480

DESCRIPTION

Other Borrowed Money With Remaining Maturity of One Year or Less

FORMULA

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

UBPRD483

DESCRIPTION

Provision for Credit Losses on Loan and Lease Financing Receivables (LN&LS) Plus Provision for Allocated Transfer Risk Reserve.

NARRATIVE

Provision for credit losses on loan and lease financing receivables (LN&LS) plus provision for allocated transfer risk reserve.

FORMULA

cc:RIAD4230[P0]

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))

UBPRD498

DESCRIPTION

Institution Total Investment Securities Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPRD429)

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]

UBPRD505

DESCRIPTION

Institution Calendar Year Average Interest Only and Equity Security Strips Amount

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',CAVG05X(#uc:UBPRD503),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2002-01-01',CAVG04X(#uc:UBPRD503), NULL))

UBPRD506

DESCRIPTION

Institution Subordinated Debt by Total Assets Calendar Year Average Ratio

FORMULA

CAVG05X(#uc:UBPR3200)

UBPRD512

DESCRIPTION

Four Period Average of Interest Bearing Transaction Accounts

FORMULA

CAVG04X(#cc:RCON3485)

UBPRD514

DESCRIPTION

Institution Trading Account Assets Calendar Quarter Average Amount

FORMULA

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

UBPRD515

DESCRIPTION

Institution Trading Account Assets Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPRD514)

UBPRD519

DESCRIPTION

Institution Total Applicable Income Taxes

FORMULA

cc:RIAD4302[P0]

UBPRD538

DESCRIPTION

Foreign Office Deposits Maturing in Less Than One Year

FORMULA

IF(uc:UBPR9999[P0] > '1996-01-01' AND uc:UBPRC752[P0] = 31,Existingof(cc:RCFNA245[P0],0), NULL)

UBPRD545

DESCRIPTION

Yearly Change in Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

FORMULA

IF(uc:UBPRD088[P0] > 0,uc:UBPRE584[P0] - uc:UBPRD547[P0],NULL)

UBPRD547

DESCRIPTION

Prior Year Short Term Non-Core Funding, Used For Yearly Growth Rate Ratio

FORMULA

uc:UBPRE584[-P1Y]

UBPRD580

DESCRIPTION

Investment Securities Over one Year Amount

FORMULA

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

UBPRD582

DESCRIPTION

Memo: Loans HFS Write-down

NARRATIVE

Writedown arising from transfer of loans to a held for sale status as reported on Call Report Schedule RI-B, Section b.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:UBPR9999[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

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)

UBPRD659

DESCRIPTION

Average Total Assets ($000)

NARRATIVE

A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged.

FORMULA

CAVG04X(#uc:UBPRE878)

UBPRD663

DESCRIPTION

Institution Total Deposits Amount

FORMULA

uc:UBPR2200[P0]

UBPRD664

DESCRIPTION

Non-Investment ORE Owned

FORMULA

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

UBPRD667

DESCRIPTION

90 Days and Over Past Due

NARRATIVE

Loans and leases past due over 90 days and still accruing.

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + Existingof(cc:RCFNB573[P0],0) + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRF174[P0] + cc:RCONF175[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPRF180[P0] + cc:RCONF181[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0]

+ uc:UBPRB579[P0] + ExistingOf(uc:UBPR5390[P0], '0') + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPRF167[P0] + cc:RCFDF170[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + uc:UBPRC237[P0] + uc:UBPRC239[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + cc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCONB835[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + uc:UBPR1227[P0] + uc:UBPR1607[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR2769[P0] + uc:UBPR3494[P0] + uc:UBPR5399[P0] + cc:RCON5402[P0] + uc:UBPR3500[P0] + uc:UBPR3503[P0] + cc:RCFNB573[P0] + uc:UBPR1597[P0] + uc:UBPRB576[P0] + uc:UBPRB579[P0] + cc:RCFD5378[P0] + uc:UBPR5381[P0] + cc:RCFD1252[P0] + uc:UBPR1255[P0] + uc:UBPR5390[P0] + uc:UBPR5460[P0] + cc:RCFD1258[P0] + uc:UBPR1272[P0],NULL)))))))

UBPRD668

DESCRIPTION

LN&LS 30-89 Days Past Due

NARRATIVE

Loans and leases past due 30 through 80 days and still accruing interest.

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONF172[P0] + cc:RCONF173[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCONF178[P0] + cc:RCONF179[P0] + Existingof(cc:RCFNB572[P0],0) + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONF172[P0] + cc:RCONF173[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCONF178[P0] + cc:RCONF179[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + ExistingOf(uc:UBPR5389[P0], '0') + cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + uc:UBPRF166[P0] + cc:RCFDF169[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + uc:UBPR5389[P0] + cc:RCON1226[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPRC236[P0] + uc:UBPRC238[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCON1606[P0] + cc:RCONB834[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5459[P0] + uc:UBPR5389[P0] + cc:RCON1226[P0],IF(uc:UBPR9999[P0] < '2002-01-01'

AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCFD1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON2759[P0] + cc:RCON3493[P0] + cc:RCON5398[P0] + uc:UBPR5401[P0] + cc:RCON3499[P0] + cc:RCON3502[P0] + cc:RCFNB572[P0] + cc:RCFD5377[P0] + uc:UBPR5380[P0] + uc:UBPR1594[P0] + cc:RCFD1251[P0] + cc:RCON1254[P0] + uc:UBPRB575[P0] + uc:UBPRB578[P0] + uc:UBPR5389[P0] + uc:UBPR5459[P0] + cc:RCFD1257[P0] + uc:UBPR1271[P0],NULL))))))))

UBPRD669

DESCRIPTION

Total Nonaccrual LN&LS

NARRATIVE

Loans and leases on which interest is no longer being accrued.

FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + uc:UBPRF168[P0] + cc:RCFDF171[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD203[P0] + uc:UBPR1228[P0] + uc:UBPR1608[P0] + cc:RCONB836[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5461[P0] + ExistingOf(uc:UBPR5391[P0], '0'),IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2007-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD203[P0] + uc:UBPRB577[P0] + uc:UBPRB580[P0] + uc:UBPR5391[P0] + cc:RCFD1253[P0] + uc:UBPR1256[P0] + uc:UBPR1583[P0] + cc:RCFD1259[P0] + uc:UBPR1791[P0] + cc:RCFD5379[P0] + uc:UBPR5382[P0] + uc:UBPR5461[P0],NULL)))

UBPRE036

DESCRIPTION

Adjusted Operating Income (TE)

NARRATIVE

Net interest income plus noninterest income.

FORMULA

uc:UBPR4074[P0] + cc:RIAD4079[P0]

UBPRE037

DESCRIPTION

Non-interest Expense

NARRATIVE

Year-to-date salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other non-interest operating expense.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0] + cc:RIADC216[P0] + cc:RIADC232[P0],IF(uc:UBPR9999[P0] < '2002-01-01',cc:RIAD4135[P0] + cc:RIAD4217[P0] + uc:UBPR4092[P0], NULL))

UBPRE038

DESCRIPTION

Pretax Operating Income (TE)

NARRATIVE

The sum of year-to-date total tax equivalent interest income plus non-interest income less interest expense, non-interest expense, provision for possible loan and lease financing

FORMULA

cc:RIAD4301[P0] - uc:UBPRD309[P0] - ExistingOf(cc:RIADHT70[P0],'0') + uc:UBPRD405[P0]

UBPRE039

DESCRIPTION

Pretax Net Operating Income (TE)

NARRATIVE

The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

FORMULA

cc:RIAD4301[P0] + uc:UBPRD405[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]

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))))

UBPRE131

DESCRIPTION

Gross Loans & Leases

FORMULA

uc:UBPRD245[P0] + uc:UBPR2123[P0]

UBPRE386

DESCRIPTION

Average Total Loans & Leases

NARRATIVE

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.

FORMULA

uc:UBPRD151[P0] + uc:UBPRD272[P0]

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]

UBPRE584

DESCRIPTION

Short Term Non Core Funding

NARRATIVE

Short term non core funding March 31, 2011 forward equals the sum of time deposits of more than $250,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $250,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased. Short term non core funding prior to March 31, 2011 equals the sum of time deposits of more than $100,000 with a remaining maturity of one year or less + brokered deposits issued in denominations of $100,000 and less with a remaining maturity or one year or less + other borrowed money with a remaining maturity one year or less + time deposits with a remaining maturity of one year or less in foreign offices + securities sold under agreements to repurchase and federal funds purchased.

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONHK06[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONHK06[P0] + cc:RCONK222[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONK219[P0] + cc:RCONK222[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONK219[P0] + cc:RCONK222[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONA242[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD480[P0],IF(uc:UBPR9999[P0] > '2001-01-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31,cc:RCONA242[P0] + cc:RCONA243[P0] + uc:UBPRF858[P0] + uc:UBPRD436[P0] + uc:UBPRD538[P0],NULL))))))

UBPRE625

DESCRIPTION

Cash Dividends Declared

NARRATIVE

All cash dividends declared on common and preferred stock year to date.

FORMULA

cc:RIAD4460[P0] + cc:RIAD4470[P0]

UBPRE644

DESCRIPTION

Net Tier One Capital

NARRATIVE

Tier one capital from Call Report Schedule RC-R.

FORMULA

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

UBPRE878

DESCRIPTION

Average Assets During Quarter

NARRATIVE

Average assets for one quarter from Call Report Schedule RC-K.

FORMULA

IF(uc:UBPR3368[P0] > 0,uc:UBPR3368[P0],IF(uc:UBPR3368[P0] < 1,uc:UBPR2170[P0], NULL))

UBPRF166

DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 30-89 Days

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF166[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF166[P0], NULL))

UBPRF167

DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Past Due 90 or More Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF167[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF167[P0], NULL))

UBPRF168

DESCRIPTION

Leases to Individuals for Household, Family, and Other Personal Expenditures, Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCFDF168[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF168[P0], NULL))

UBPRF174

DESCRIPTION

1-4 Family Residential Construction Loans, Past Due 90 or More Days and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF174[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF174[P0], NULL))

UBPRF177

DESCRIPTION

Other Construction Loans and All Land Development and Other Land Loans, Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF177[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF177[P0], NULL))

UBPRF180

DESCRIPTION

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; 90 or More Days Past Due and Still Accruing

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF180[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF180[P0], NULL))

UBPRF182

DESCRIPTION

Loans Secured by Owner-Occupied Nonfarm Nonresidential Properties; Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF182[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF182[P0], NULL))

UBPRF183

DESCRIPTION

Loans Secured by Other Nonfarm Nonresidential Properties, Nonaccrual

FORMULA

IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF183[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > = '2007-03-31',cc:RCONF183[P0], 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'))))))

UBPRHR57

DESCRIPTION

Four Period Average of Time Deposits of more than $250,000

FORMULA

CAVG04X(#cc:RCONHK17)

UBPRHR58

DESCRIPTION

Four Period Average of Time Deposits $250,000 or less

FORMULA

CAVG04X(#cc:RCONHK16)

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))

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]

UBPRKW06

DESCRIPTION

Provision for credit losses on all other assets

FORMULA

IF(uc:UBPR9999[P0] > '2019-01-01', cc:RIADJH90[P0] + cc:RIADJH96[P0] + cc:RIADJJ02[P0] + (cc:RIADJJ33[P0] - cc:RIAD4230[P0] - cc:RIADJH90[P0] - cc:RIADJH96[P0] - cc:RIADJJ02[P0]) , NULL)

UBPRPG64

DESCRIPTION

Pre Provision Net Revenue YTD $ (TE)

NARRATIVE

Pre Provision Net Revenue YTD $ (TE)

FORMULA

uc:UBPRE036[P0] - uc:UBPRE037[P0]