

# 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) as a percent of Average 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 Provision: Loan & Lease Losses

### 6.1 UBPRE006

**DESCRIPTION**

Provision for Loan & Lease Losses as a percent of Average Assets

**NARRATIVE**

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

**FORMULA**

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

## 7 Pretax Operating Income (TE)

### 7.1 UBPRE007

**DESCRIPTION**

Pretax Operating Income (TE) as a percent of Average 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])

## 8 Realized Gains/Losses Sec

## 8.1 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])

## 9 Unrealized Gains / Losses Equity Sec

### 9.1 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])

## 10 Pretax Net Operating Income (TE)

### 10.1 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])

## 11 Net Operating Income

### 11.1 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)

## 12 Adjusted Net Operating Income

### 12.1 UBPRE011

## DESCRIPTION

Adjusted Net Operating Income as a percent of Average Assets

## NARRATIVE

Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets.

## FORMULA

PCTOFANN(uc:[UBPRD385](#)[P0],uc:[UBPRD659](#)[P0])

## 13 Net Inc Attrib to Min Ints

### 13.1 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)

## 14 Net Income Adjusted Sub S

### 14.1 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)

## 15 Net Income

### 15.1 UBPRED013

#### 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)

## 16 Avg Earning Assets to Avg Assets

### 16.1 UBPRED014

#### 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])

## 17 Avg Int-Bearing Funds to Avg Assets

### 17.1 UBPRED015

#### 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])

## 18 Int Inc (TE) to Avg Earn Assets

## 18.1 UBPRES016

### 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])

## 19 Int Expense to Avg Earn Assets

### 19.1 UBPRES017

#### 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])

## 20 Net Int Inc-TE to Avg Earn Assets

### 20.1 UBPRES018

#### 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])

## 21 Net Loss to Average Total LN&LS

### 21.1 UBPRES019

#### 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])

**22 Earnings Coverage of Net Losses (X)****22.1 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)

**23 LN&LS Allowance to LN&LS Not HFS****23.1 UBPRE022**

## DESCRIPTION

LN&LS Allowance to LN&LS Not HFS

## NARRATIVE

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables not held for sale. Available from March 31, 2001 forward.

## FORMULA

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

**24 LN&LS Allowance to Net Losses (X)****24.1 UBPRE021**

## DESCRIPTION

Loan and Lease Allowance to Net Loss (times)

## NARRATIVE

Ending balance of the allowance for possible loan 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)

**25 LN&LS Allowance to Total LN&LS**

## 25.1 UBPRE023

### DESCRIPTION

Loan and Lease Allowance to Total Loans and Leases

### NARRATIVE

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.

### FORMULA

PCTOF(uc:[UBPR3123](#)[P0],uc:[UBPRD245](#)[P0])

## 26 Total LN&LS-90+ Days Past Due

### 26.1 UBPRE541

#### DESCRIPTION

Total Loans and Leases 90+ Days Past Due to Gross Loans and Leases

#### NARRATIVE

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

#### FORMULA

PCTOF(uc:[UBPRD667](#)[P0],uc:[UBPRE131](#)[P0])

## 27 -Nonaccrual

### 27.1 UBPRE542

#### DESCRIPTION

Total LN&LS-Nonaccrual %

#### NARRATIVE

Total loans and leases on nonaccrual status divided by total loans and leases.

#### FORMULA

PCTOF(uc:[UBPRD669](#)[P0],uc:[UBPRE131](#)[P0])

## 28 -Total

### 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 Net Non Core Fund Dep New \$250M

### 29.1 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])

## 30 Net Loans & Leases to Assets

### 30.1 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])

## 31 Tier One Leverage Capital

### 31.1 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)

## 32 Cash Dividends to Net Income

### 32.1 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)

## 33 Retained Earnings to Avg Total Equity

### 33.1 UBPRE025

## DESCRIPTION

Retained Earnings to Average Total Equity

## NARRATIVE

Net income, less cash dividends declared, divided by average equity capital.

## FORMULA

IF(uc:UBPRD342[P0] > 0,PCTOFANN(uc:UBPRE043[P0],uc:UBPRD342[P0]), NULL)

## 34 Rest+Nonac+RE Acq to Eqcap+ALLL

### 34.1 UBPRE026

## DESCRIPTION

Restructured Loans + Nonaccrual Loans + Real Estate Acquired to Equity Capital + Loan and Lease Allowance

## NARRATIVE

The sum of loans and leases which are on nonaccrual + restructured but 30-89 days past due + restructured but over 90 days past due + restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.

## FORMULA

PCTOF(uc:UBPRD090[P0],uc:UBPRD092[P0])

## 35 Total Assets

### 35.1 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])

## **36 Tier One Capital**

### **36.1 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])

## **37 Net Loans & Leases**

### **37.1 UBPRES027**

**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])

## **38 Short Term Investments**

### **38.1 UBPRES028**

**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])

## 39 Short Term Non Core Funding

### 39.1 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 of 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 of 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])

## 40 Average Total Assets

### 40.1 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](#))

## 41 Total Equity Capital

### 41.1 UBPR3210

**DESCRIPTION**

Total Bank Equity Capital

**NARRATIVE**

Total bank equity capital from Call Report Schedule RC.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3210[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3210[P0], NULL))

## **42 Net Income**

### **42.1 UBPR4340**

**DESCRIPTION**

Net Income

**NARRATIVE**

Net Income from Call Report Schedule RI.

**FORMULA**

cc:RIAD4340[P0]

## **43 Number of banks in Peer Group**

### **43.1 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))

### **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))

**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))

### UBPR1616

#### DESCRIPTION

Current Other Restructured LN&LS

#### NARRATIVE

Other restructured loan and leases still current by their restructured terms.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCONK158[P0] + cc:RCONK159[P0] + cc:RCONK160[P0] + cc:RCONK161[P0] + cc:RCONK162[P0] + cc:RCFDK163[P0] + cc:RCFDK164[P0] + cc:RCFDK165[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCONK158[P0] + cc:RCONK159[P0] + cc:RCONK160[P0] + cc:RCONK161[P0] + cc:RCONK162[P0] + cc:RCONK256[P0] + cc:RCONK165[P0],IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1616[P0], IF(uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON1616[P0], NULL))))

### UBPR1658

#### DESCRIPTION

Restructured LN&LS 30-89 Days P/D

#### NARRATIVE

Restructured loans and leases past due 30 through 89 days and still accruing interest.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCONK105[P0] + cc:RCONK108[P0] + cc:RCONK111[P0] + cc:RCONK114[P0] + cc:RCONK117[P0] + cc:RCFDk120[P0] + cc:RCFDk123[P0] + cc:RCFDk126[P0] + uc:[UBPRF661](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK105[P0] + cc:RCONK108[P0] + cc:RCONK111[P0] + cc:RCONK114[P0] + cc:RCONK117[P0] + cc:RCONK257[P0] + uc:[UBPRF661](#)[P0] + cc:RCONK126[P0], IF(uc:[UBPR9999](#)[P0] > '2008-01-01' and uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1658[P0] + uc:[UBPRF661](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2008-01-01' and uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON1658[P0] + uc:[UBPRF661](#)[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1658[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2008-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON1658[P0],NULL))))))

### UBPR1659

#### DESCRIPTION

Restructured Loans and Leases, Other Loans and Leases - Past Due 90-Days or More and Still Accruing

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCONK109[P0] + cc:RCONK106[P0] + cc:RCONK112[P0] + cc:RCONK115[P0] + cc:RCONK118[P0] + cc:RCFDk121[P0] + cc:RCFDk124[P0] + cc:RCFDk127[P0], IF(uc:[UBPR9999](#)[P0] > '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCONK109[P0] + cc:RCONK106[P0] + cc:RCONK112[P0] + cc:RCONK115[P0] + cc:RCONK118[P0] + cc:RCONK258[P0] + cc:RCONK127[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 31,cc:RCFD1659[P0],



IF(uc:[UBPR9999](#)[P0] > '2001-01-01' and uc:[UBPR9999](#)[P0] < '2011-01-01' and uc:[UBPRC752](#)[P0] = 41,cc:RCON1659[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

### 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)))

### 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))

### 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

Loan and Lease Allowance

## NARRATIVE

The allowance for 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))

**UBPR3210**

## DESCRIPTION

Total Bank Equity Capital

NARRATIVE

Total bank equity capital from Call Report Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3210[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3210[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 (Net of Unearned Income) - 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))

**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 Credit Losses

### NARRATIVE

Gross amount of loan and lease losses year-to-date. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation 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))

**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))

**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))

**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))

**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))))))

## 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 Not Held For Sale

#### NARRATIVE

Loans and leases not held for sale as reported on Call Report Schedule RC is available from March 31, 2001 forward.

#### 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))

**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

Loans to Individuals for Household, Family, and Other Personal Expenditures: Credit Cards - Nonaccrual

## FORMULA

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

**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

Loans to Individuals for Household, Family, and Other Personal Expenditures: Other - Nonaccrual

## 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))

### **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))

### **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]

**UBPRD090**

## DESCRIPTION

Troubled Assets

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01', uc:UBPRF576[P0] + uc:UBPRD669[P0] + uc:UBPR1658[P0] + uc:UBPRJ239[P0] + uc:UBPRD664[P0] + uc:UBPR1616[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2008-01-01', uc:UBPRD669[P0] + uc:UBPR1658[P0] + uc:UBPR1659[P0] + uc:UBPRD664[P0] + uc:UBPR1616[P0],NULL))

**UBPRD092**

## DESCRIPTION

Total Equity Capital Plus Allowance for Loans and Lease Losses

## FORMULA

uc:UBPRD660[P0] + uc:UBPR3123[P0]

**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]

**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](#))

**UBPRD342**

## DESCRIPTION

Total Equity Capital Calendar Year Average

## FORMULA

CAVG05X(#uc:[UBPRD660](#))

**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](#))

**UBPRD385**

## DESCRIPTION

Net operating income after taxes and securities + provision for possible loan and lease losses - net loan and lease losses

## FORMULA

cc:RIAD4300[P0] + cc:RIAD4230[P0] - uc:[UBPR1795](#)[P0]

**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] \* ROUND(1 / .34,3)

**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 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](#))

### **UBPRD660**

DESCRIPTION

Institution Equity Capital Consolidated Basis

FORMULA

IF(ExistsNonNil(uc:[UBPR3210](#)[P0]),uc:[UBPR3210](#)[P0], NULL)

### **UBPRD664**

DESCRIPTION

Institution Calendar Year Avg of Loans

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] + uc: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] + uc: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))))))

## 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)))

### 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] + 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]

### UBPRE043

#### DESCRIPTION

Retained Earnings

#### NARRATIVE

Net income minus cash dividends declared year-to-date.

#### FORMULA

cc:RIAD4340[P0] - uc:UBPRE625[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

Includes investment and non-investment other real estate owned.

## 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))

**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:RCDFD167[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:RCDFD168[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))

**UBPRF576****DESCRIPTION**

Loans and Leases Restructured and in Compliance with Modified Terms: Loans Secured by 1-4 Family Residential Proprietary in Domestic Offices

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-01-01', cc:RCONF576[P0], NULL)

**UBPRF661****DESCRIPTION**

Restructured Loans Secured by 1-4 Residential Properties (in Domestic Offices) - Past Due 30-89 Days and Still Accruing

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2008-01-01', cc:RCONF661[P0], NULL)

**UBPRF662**

## DESCRIPTION

Restructured Loans Secured by 1-4 Residential Properties (in Domestic Offices) - Past Due 90 Days or More and Still Accruing

## FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01', cc:RCONF662[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)

**UBPRJ239****DESCRIPTION**

Restructured LN&LS 90+ Days P/D

**NARRATIVE**

Restructured loans and leases past due 90 or more days and still accruing interest.

**FORMULA**

IF(uc:UBPR9999[P0] > '2008-01-01',uc:UBPR1659[P0] + uc:UBPRF662[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND  
 uc:UBPR9999[P0] < '2008-01-01',uc:UBPR1659[P0],NULL))

**UBPRJA22**

**DESCRIPTION**

Equity securities with readily determinable fair values not held for trading

**FORMULA**

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

**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]