

# Capital Analysis--Page 11C

## 1 Total Equity Capital Adjusted

### 1.1 UBPRE642

#### DESCRIPTION

Total Equity Capital Adjusted

#### NARRATIVE

Total equity capital adjusted includes data from Call Report RC-R: total equity capital, the following adjustments: for net unrealized gains (losses) on available-for-sale securities, for unrealized loss on available-for-sale equity securities, for accumulated gains (losses) on cash flow hedges, for non qualifying perpetual preferred stock, qualifying minority interest in consolidated subsidiaries, and other additions (deletions) to equity capital. Also the adjustment for financial subsidiaries from schedule Call Report RC-R reported in tier 1 capital on Call Report Schedule RC-R is deducted.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFD3210[P0] - uc:UBPR8434[P0] - uc:UBPRA221[P0] - uc:UBPR4336[P0] - uc:UBPRB588[P0] + uc:UBPRB589[P0] + uc:UBPRB592[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RCON3210[P0] - uc:UBPR8434[P0] - uc:UBPRA221[P0] - uc:UBPR4336[P0] - uc:UBPRB588[P0] + uc:UBPRB589[P0] + uc:UBPRB592[P0],NULL))

## 2 Ineligible Def Tax Assets

### 2.1 UBPR5610

#### DESCRIPTION

Ineligible Deferred Tax Assets

#### NARRATIVE

Disallowed deferred tax assets from Call Report Schedule RC-R. Prior to 2015, was Call Concept 5610. After 2015 is call concepts P843 and P855

#### FORMULA

IF(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFAP843[P0] + cc:RCFAP855[P0], IF(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0] > '2015-01-01', cc:RCFAP843[P0] + cc:RCFAP855[P0], IF(uc:UBPRC752[P0] = 31, cc:RCFD5610[P0], IF(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOAP843[P0] + cc:RCOAP855[P0], IF(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0] > '2015-01-01', cc:RCOAP843[P0] + cc:RCOAP855[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON5610[P0], NULL))))))

## 3 Ineligible Intangibles

### 3.1 UBPRE643

#### DESCRIPTION

Ineligible Intangibles

#### NARRATIVE

Ineligible intangibles equals the sum of disallowed goodwill and other disallowed intangible assets from Call Report Schedule RC-R + disallowed servicing assets and purchased credit card relationships from Call Report Schedule RC-R.

#### FORMULA

IF(ExistingOf(cc:RCONN256[P0], false) = true and uc:UBPRC752[P0] = 31, uc:UBPRP841[P0] + uc:UBPRP842[P0] + cc:RCFAP854[P0], IF(uc:UBPR9999[P0]>'2015-01-01' and uc:UBPRC752[P0] = 31, uc:UBPRP841[P0] + uc:UBPRP842[P0] + cc:RCFAP854[P0], IF(ExistingOf(cc:RCONN256[P0], false) = true and uc:UBPRC752[P0] = 41, uc:UBPRP841[P0] + uc:UBPRP842[P0] + cc:RCOAP854[P0], IF(uc:UBPR9999[P0]>'2015-01-01' and uc:UBPRC752[P0] = 41, uc:UBPRP841[P0] + uc:UBPRP842[P0] + cc:RCOAP854[P0], IF(uc:UBPR9999[P0]<'2015-01-01', uc:UBPRB590[P0] + uc:UBPRB591[P0], NULL))))))

## 4 Cumul Change F.V. Financial Liab

### 4.1 UBPRF264

#### DESCRIPTION

Cumulative Change in Fair Value of all Financial Liabilities

#### NARRATIVE

Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributed to changes in the bank's own creditworthiness from Call Report Schedule RC-R.

#### FORMULA

IF(uc:UBPR9999[P0] > '2007-01-01', IF(uc:UBPRC752[P0] = 31, cc:RCFDF264[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONF264[P0], NULL)), NULL)

## 5 Net Tier One

### 5.1 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)

## 6 Qualif Debt and Redeem Pfd

### 6.1 UBPR5306

#### DESCRIPTION

Qualifying Debt and Redeemable Preferred

#### NARRATIVE

Qualifying subordinated debt and redeemable preferred stock from Call Report Schedule RC-R.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5306[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5306[P0], NULL))

## 7 Cumulative Preferred Stock

### 7.1 UBPRF859

#### DESCRIPTION

Cumulative Preferred Stock

#### NARRATIVE

Cumulative perpetual preferred stock includible in tier 2 capital from Call Report Schedule RC-R.

#### FORMULA

uc:[UBPRB593](#)[P0]

## 8 Allowable LN&LS Loss Allow

### 8.1 UBPR5310

#### DESCRIPTION

Allowable Loan and Lease Loss Allowance

#### NARRATIVE

Allowance for loan and lease losses includible in tier 2 capital from Call Report Schedule RC-R.

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA5310[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA5310[P0], if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCFA5310[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCOA5310[P0], IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5310[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5310[P0], NULL))))))

## 9 Unrl Gain Mktbl Eqty Sec (45%)

### 9.1 UBPR2221

#### DESCRIPTION

Unrealized Gains on Marketable Equity Securities (45%)

#### NARRATIVE

Unrealized gains on available-for-sale equity securities includible in tier 2 capital from Call Report Schedule RC-R.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2221[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2221[P0], NULL))

## 10 Other Tier 2 Capital Comp

### 10.1 UBPRB594

#### DESCRIPTION

## Other Tier 2 Capital Components

### NARRATIVE

Other Tier 2 capital components from Call Report Schedule RC-R.

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB594[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB594[P0], NULL))

## 11 Net Eligible Tier Two

### 11.1 UBPR8275

#### DESCRIPTION

Net Eligible Tier Two

#### NARRATIVE

Allowable Tier 2 capital from Call Report Schedule RC-R.

#### FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA5311[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA5311[P0], if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA5311[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA5311[P0], if(uc:[UBPRC752](#)[P0] = 31, cc:RCFD8275[P0], if(uc:[UBPRC752](#)[P0] = 41,cc:RCON8275[P0],NULL))))))

## 12 Tier One & Tier Two

### 12.1 UBP645

#### DESCRIPTION

Tier One and Tier Two Capital

#### NARRATIVE

The sum of Tier 1 capital and allowable Tier 2 capital from Call Report Schedule RC-R.

#### FORMULA

uc:[UBPRE644](#)[P0] + uc:[UBPR8275](#)[P0]

## 13 Tier Three & Fin Sub Adj

### 13.1 UBP646

#### DESCRIPTION

Tier Three and Financial Subsidiary Adjustment

#### NARRATIVE

Tier 3 capital allocated for market risk from Call Report Schedule RC-R. For period prior to March 31, 2010 also includes 50% of the adjustment for financial subsidiaries reported on Call Report Schedule RC-R in total capital.

#### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR1395[P0],null)

## 14 Deductions for Total RBC

### 14.1 UBPRB595

#### DESCRIPTION

Deductions for Total Risk Based Capital

#### NARRATIVE

Deductions for total risk based capital from Call Report Schedule RC-R.

#### FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFDB595[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB595[P0], NULL))

## 15 Total Risk-Based-Capital

### 15.1 UBPR3792

#### DESCRIPTION

Total Risk-Based Capital

#### NARRATIVE

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

#### FORMULA

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA3792[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA3792[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0] > '2015-01-01', cc:RCFA3792[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0] > '2015-01-01', cc:RCOA3792[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD3792[P0], if(uc:UBPRC752[P0] = 41,cc:RCON3792[P0],NULL))))))

## 16 Category Two 20%

### 16.1 UBPRD654

#### DESCRIPTION

Total Balance Sheet Assets - 20 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 20% balance sheet asset category on Call Report Schedule RC-R is multiplied by 20%.

#### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD988[P0]\*.20, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND988[P0]\*.20, uc:UBPR5327[P0] \* .20 ))

## 17 Category Three 50%

### 17.1 UBPRF860

**DESCRIPTION**

Total Balance Sheet Assets - 50 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 50% balance sheet asset category on Call Report Schedule RC-R is multiplied by 50%.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD989[P0]\*.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND989[P0]\*.50, uc:UBPR5334[P0] \* .50 ))

**18 Category Four 100%****18.1 UBPR5340****DESCRIPTION**

Total Balance Sheet Assets - 100 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 100% balance sheet asset category on Call Report Schedule RC-R is multiplied by 100%.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD990[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND990[P0], if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFD5340[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCON5340[P0], NULL))))

**19 Total On-Balance Sheet****19.1 UBPRE648****DESCRIPTION**

Total On-Balance Sheet Risk-Weighted Assets

**NARRATIVE**

Sum of all on-balance sheet risk-weighted assets from Call Report Schedule RC-R.

**FORMULA**

if(uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0] + uc:UBPRS503[P0] + uc:UBPRS505[P0] + uc:UBPRS506[P0] + uc:UBPRS507[P0] + uc:UBPRS510[P0] + uc:UBPRH300[P0] + uc:UBPRH399[P0] + uc:UBPRH400[P0]), (uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0]))

**20 Memo: Category One 0%****20.1 UBPR5320****DESCRIPTION**

Total Balance Sheet Assets - 0 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 0% balance sheet asset category on Call Report Schedule RC-R.

#### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD987[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND987[P0], if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFD5320[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCON5320[P0], NULL))))

## 21 Category Two 20%

### 21.1 UBP649

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- 20 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 20% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 20%.

#### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCFDD994[P0] + cc:RCFDG603[P0] + cc:RCFDG609[P0] + cc:RCFDG615[P0] + cc:RCFDS520[P0] + cc:RCFDG621[P0] + cc:RCFDS528[P0] + cc:RCFDG627[P0] + cc:RCFDS545[P0] + cc:RCFDS554[P0] + cc:RCFDH194[P0]) \* .20, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND994[P0] + cc:RCONG603[P0] + cc:RCONG609[P0] + cc:RCONG615[P0] + cc:RCONS520[P0] + cc:RCONG621[P0] + cc:RCONS528[P0] + cc:RCONG627[P0] + cc:RCONS545[P0] + cc:RCONS554[P0] + cc:RCONH194[P0]) \* .20, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB581[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) \* .20, if(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01', (uc:UBPRB647[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) \* .20, NULL))))

## 22 Category Three 50%

### 22.1 UBP650

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- 50 percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 50% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 50%.

#### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCFDD995[P0] + cc:RCFDG604[P0] + cc:RCFDG610[P0] + cc:RCFDG616[P0] + cc:RCFDS521[P0] + cc:RCFDG622[P0] + cc:RCFDS529[P0] + cc:RCFDG628[P0] + cc:RCFDS546[P0] + cc:RCFDS555[P0] + cc:RCFDH195[P0]) \* .50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND995[P0] + cc:RCONG604[P0] + cc:RCONG610[P0] + cc:RCONG616[P0] + cc:RCONS521[P0] + cc:RCONG622[P0] + cc:RCONS529[P0] + cc:RCONG628[P0] + cc:RCONS546[P0] + cc:RCONS555[P0] + cc:RCONH195[P0]) \* .50, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB582[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] +

uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) \* .50,IF(uc:UBPR9999[P0] < '2002-01-01' AND  
uc:UBPR9999[P0] > '2001-01-01',(uc:UBPRB648[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] +  
uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) \* .50,NULL))))

## 23 Category Four 100%

### 23.1 UBPRE651

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- 100 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 100% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 100%.

#### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD996[P0] + cc:RCFDG605[P0] +  
cc:RCFDG611[P0] + cc:RCFDG617[P0] + cc:RCFDS522[P0] + cc:RCFDG623[P0] + cc:RCFDS530[P0] + cc:RCFDG629[P0]  
+ cc:RCFDS547[P0] + cc:RCFDS556[P0] + cc:RCFDH196[P0]), if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] >  
'2015-01-01', (cc:RCOND996[P0] + cc:RCONG605[P0] + cc:RCONG611[P0] + cc:RCONG617[P0] + cc:RCONS522[P0]  
+ cc:RCONG623[P0] + cc:RCONS530[P0] + cc:RCONG629[P0] + cc:RCONS547[P0] + cc:RCONS556[P0] +  
cc:RCONH196[P0]),IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01',cc:RCFDB699[P0] -  
cc:RCFD5340[P0],IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2001-04-01',cc:RCONB699[P0] - cc:rcon5340[P0],  
NULL))))

## 24 Total Off-Balance Sheet

### 24.1 UBPRE652

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting

#### NARRATIVE

Sum of total derivatives, off-balance sheet items, and other items subject to risk weighting.

#### FORMULA

if(uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRS569[P0] + uc:UBPRS570[P0] + uc:UBPRS571[P0] + uc:UBPRE649[P0]  
+ uc:UBPRE650[P0] + uc:UBPRE651[P0] + uc:UBPRH406[P0] + uc:UBPRS577[P0] + uc:UBPRS578[P0] +  
uc:UBPRH407[P0] + uc:UBPRH401[P0] + uc:UBPRS498[P0] + uc:UBPRS499[P0] + uc:UBPRS497[P0]),  
(uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0]))

## 25 Memo: Category One 0%

### 25.1 UBPRE653

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- 0 Percent Risk-Weight Category



**NARRATIVE**

The total of all components in the 0% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD993[P0] + cc:RCFDD999[P0] + cc:RCFDG608[P0] + cc:RCFDG614[P0] + cc:RCFDS517[P0] + cc:RCFDG620[P0] + cc:RCFDS527[P0] + cc:RCFDG626[P0] + cc:RCFDS543[P0] + cc:RCFDS550[P0] + cc:RCFDH193[P0]), if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND993[P0] + cc:RCOND999[P0] + cc:RCONG608[P0] + cc:RCONG614[P0] + cc:RCONS517[P0] + cc:RCONG620[P0] + cc:RCONS527[P0] + cc:RCONG626[P0] + cc:RCONS543[P0] + cc:RCONS550[P0] + cc:RCONH193[P0]), IF(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01',uc:UBPRB548[P0] + uc:UBPRB651[P0] + uc:UBPRB656[P0] + uc:UBPRB661[P0] + uc:UBPRB665[P0] + uc:UBPRB670[P0] + uc:UBPRB677[P0] + uc:UBPRB683[P0] + uc:UBPRB688[P0] + uc:UBPRB693[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01',uc:UBPRB646[P0] + uc:UBPRB651[P0] + uc:UBPRB656[P0] + uc:UBPRB661[P0] + uc:UBPRB665[P0] + uc:UBPRB670[P0] + uc:UBPRB677[P0] + uc:UBPRB683[P0] + uc:UBPRB688[P0] + uc:UBPRB693[P0],NULL))))

**26 Risk-Weighted Asset Before Ded****26.1 UBP654****DESCRIPTION**

Risk-Weighted Assets Before Deductions

**NARRATIVE**

The sum of total on and off -balance sheet risk-weighted assets.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDB704[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCONB704[P0], uc:UBPRE648[P0] + uc:UBPRE652[P0]))

**27 Excess Allowable LN&LS Loss Al****27.1 UBPA222****DESCRIPTION**

Excess Allowable Loan and Lease Loss Allowance

**NARRATIVE**

Excess Allowable Loan and Lease Loss Allowance from Call Report Schedule RC-R.

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDA222[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA222[P0], NULL))

**28 Allocated Transfer Risk Reserve****28.1 UBPR3128****DESCRIPTION**

Allocated Transfer Risk Reserve

**NARRATIVE**

Allocated Transfer Risk Reserve from Call Report Schedule RC-R.

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFD3128[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3128[P0], NULL))

**29 Mkt Risk Asset & Fin Sub Adj****29.1 UBPRES659****DESCRIPTION**

Mkt Risk Asset & Fin Sub Adj

**NARRATIVE**

From March 31, 2001 forward includes market risk equivalent assets from Call Report Schedule RC-R. Also includes the adjustment to risk-weighted assets for financial subsidiaries from Call Report Schedule RC-R.

**FORMULA**

IF(uc:UBPR9999[P0] > '2001-01-01',uc:UBPR1651[P0],null)

**30 Total Risk-Weighted Assets****30.1 UBPRES660****DESCRIPTION**

Total Risk-Weighted Assets

**NARRATIVE**

Total risk-weighted assets from Call Report Schedule RC-R less (prior to March 31, 2010) the adjustment for financial subsidiaries.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDG641[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCONG641[P0], uc:UBPRA223[P0]))

## Referenced Concepts

### UBPR1395

#### DESCRIPTION

Tier 3 Capital Allocated for Market Risk

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1395[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1395[P0], NULL))

### UBPR1651

#### DESCRIPTION

Amounts Used in Calculating Regulatory Capital Ratios Market Risk Equivalent Assets

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1651[P0], NULL))

### UBPR4336

#### DESCRIPTION

Accumulated Net Gains (Losses) on Cash Flow Hedges

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD4336[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON4336[P0], NULL))

### UBPR5327

#### DESCRIPTION

Total Assets (20% Risk-Weight)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5327[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5327[P0], NULL))

### UBPR5334

#### DESCRIPTION

Total Assets (50% Risk-Weight)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD5334[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON5334[P0], NULL))

### UBPR5340

#### DESCRIPTION

Total Balance Sheet Assets - 100 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 100% balance sheet asset category on Call Report Schedule RC-R is multiplied by 100%.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD990[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND990[P0], if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFD5340[P0], if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCON5340[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))))))

**UBPR8275****DESCRIPTION**

Net Eligible Tier Two

**NARRATIVE**

Allowable Tier 2 capital from Call Report Schedule RC-R.

**FORMULA**

if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA5311[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA5311[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0] > '2015-01-01', cc:RCFA5311[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0] > '2015-01-01', cc:RCOA5311[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD8275[P0], if(uc:UBPRC752[P0] = 41, cc:RCON8275[P0], NULL))))))

**UBPR8434****DESCRIPTION**

Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities

**FORMULA**

IF(uc:UBPRC752[P0] = 31, cc:RCFD8434[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON8434[P0], NULL))

**UBPR9999****DESCRIPTION**

Reporting Date (CC,YR,MO,DA)

**FORMULA**

Context.Period.EndDate

**UBPRA221**

**DESCRIPTION**

Net Unrealized Loss on Available-for-Sale Equity Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA221[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA221[P0], NULL))

**UBPRA223****DESCRIPTION**

Risk-Weighted Assets (Net of Allowances and Other Deductions)

**FORMULA**

if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFDG641[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCONG641[P0], IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA223[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA223[P0], NULL))))

**UBPRB548****DESCRIPTION**

Financial Standby Letters of Credit-0%

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCFDB548[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCONB548[P0], NULL))

**UBPRB581****DESCRIPTION**

Financial Standby Letters of Credit-20%

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCFDB581[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCONB581[P0], NULL))

**UBPRB582****DESCRIPTION**

Financial Standby Letters of Credit-50%

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCFDB582[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2002-03-31',cc:RCONB582[P0], NULL))

**UBPRB588****DESCRIPTION**

Less: Nonqualifying Perpetual Preferred Stock

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB588[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB588[P0], NULL))

**UBPRB589**

## DESCRIPTION

Qualifying Minority Interests in Consolidated Subsidiaries

## NARRATIVE

QUALIFYING MINORITY INTERESTS IN CONSOLIDATED SUBSIDIARIES. Was Call concept B589 prior to 2015 and concepts P839 plus P862 after 2015 and for Advanced Approach Institutions/

## FORMULA

IF(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFAP839[P0] + cc:RCFAP862[P0], IF(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFAP839[P0] + cc:RCFAP862[P0], IF(uc:UBPRC752[P0] = 31, cc:RCFDB589[P0], IF(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOAP839[P0] + cc:RCOAP862[P0], IF(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOAP839[P0] + cc:RCOAP862[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB589[P0], NULL))))))

**UBPRB590**

## DESCRIPTION

Less: Disallowed Goodwill and Other Disallowed Intangible Assets

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB590[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB590[P0], NULL))

**UBPRB591**

## DESCRIPTION

Less: Disallowed Servicing Assets and Purchased Credit Card Relationships

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB591[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB591[P0], NULL))

**UBPRB592**

## DESCRIPTION

Other Additions to (Deductions from) Tier 1 Capital

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB592[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB592[P0], NULL))

**UBPRB593**

## DESCRIPTION

Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital

## FORMULA

IF(uc:UBPRC752[P0] = 31, cc:RCFDB593[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB593[P0], NULL))

**UBPRB646**

## DESCRIPTION

Financial Standby Letters of Credit - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB646[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB646[P0], NULL))

### **UBPRB647**

DESCRIPTION

Financial Standby Letters of Credit - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB647[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB647[P0], NULL))

### **UBPRB648**

DESCRIPTION

Financial Standby Letters of Credit - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB648[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB648[P0], NULL))

### **UBPRB651**

DESCRIPTION

Performance Standby Letters of Credit - 0%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB651[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB651[P0], NULL))

### **UBPRB652**

DESCRIPTION

Performance Standby Letters of Credit - 20%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB652[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB652[P0], NULL))

### **UBPRB653**

DESCRIPTION

Performance Standby Letters of Credit - 50%

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB653[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB653[P0], NULL))

### **UBPRB656**

DESCRIPTION

Commercial and Similar Letters of Credit - 0%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB656[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB656[P0], NULL))

**UBPRB657**

## DESCRIPTION

Commercial and Similar Letters of Credit - 20%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB657[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB657[P0], NULL))

**UBPRB658**

## DESCRIPTION

Commercial and Similar Letters of Credit - 50%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB658[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB658[P0], NULL))

**UBPRB661**

## DESCRIPTION

Risk Participations in Bankers Acceptances Acquired by the Reporting Institution - 0%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB661[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB661[P0], NULL))

**UBPRB662**

## DESCRIPTION

Risk Participations in Bankers Acceptances Acquired by the Reporting Institution - 20%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB662[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB662[P0], NULL))

**UBPRB665**

## DESCRIPTION

Securities Lent - 0%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB665[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB665[P0], NULL))

**UBPRB666**

## DESCRIPTION

Securities Lent - 20%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB666[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB666[P0], NULL))



**UBPRB667**

## DESCRIPTION

Securities Lent - 50%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB667[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB667[P0], NULL))

**UBPRB670**

## DESCRIPTION

Retained Recourse on Small Business Obligations Sold With Recourse - 0%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB670[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB670[P0], NULL))

**UBPRB671**

## DESCRIPTION

Retained Recourse on Small Business Obligations Sold With Recourse - 20%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB671[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB671[P0], NULL))

**UBPRB672**

## DESCRIPTION

Retained Recourse on Small Business Obligations Sold With Recourse - 50%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB672[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB672[P0], NULL))

**UBPRB677**

## DESCRIPTION

All Other Financial Assets Sold With Recourse - 0%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB677[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB677[P0], NULL))

**UBPRB678**

## DESCRIPTION

All Other Financial Assets Sold With Recourse - 20%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB678[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB678[P0], NULL))

**UBPRB679**

**DESCRIPTION**

All Other Financial Assets Sold With Recourse - 50%

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB679[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB679[P0], NULL))

**UBPRB683****DESCRIPTION**

All Other Off-Balance Sheet Liabilities - 0%

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB683[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB683[P0], NULL))

**UBPRB684****DESCRIPTION**

All Other Off-Balance Sheet Liabilities - 20%

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB684[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB684[P0], NULL))

**UBPRB685****DESCRIPTION**

All Other Off-Balance Sheet Liabilities - 50%

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB685[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB685[P0], NULL))

**UBPRB688****DESCRIPTION**

Commitments with an Original Maturity Exceeding one Year - 0%

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB688[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB688[P0], NULL))

**UBPRB689****DESCRIPTION**

Commitments with an Original Maturity Exceeding one Year - 20%

**FORMULA**

IF(uc:UBPRC752[P0] = 31,cc:RCFDB689[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB689[P0], NULL))

**UBPRB690****DESCRIPTION**

Commitments with an Original Maturity Exceeding one Year - 50%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB690[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB690[P0], NULL))

**UBPRB693**

## DESCRIPTION

Derivative Contracts - 0%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB693[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB693[P0], NULL))

**UBPRB694**

## DESCRIPTION

Derivative Contracts - 20%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB694[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB694[P0], NULL))

**UBPRB695**

## DESCRIPTION

Derivative Contracts - 50%

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB695[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB695[P0], NULL))

**UBPRC752**

## DESCRIPTION

REPORTING FORM NUMBER

## FORMULA

**UBPRD654**

## DESCRIPTION

Total Balance Sheet Assets - 20 Percent Risk-Weight Category

## NARRATIVE

The total of all components in the 20% balance sheet asset category on Call Report Schedule RC-R is multiplied by 20%.

## FORMULA

if(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > '2015-01-01', cc:RCFDD988[P0]\*.20, if(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > '2015-01-01', cc:RCOND988[P0]\*.20, uc:[UBPR5327](#)[P0] \* .20 ))

**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)

**UBPRE648****DESCRIPTION**

Total On-Balance Sheet Risk-Weighted Assets

**NARRATIVE**

Sum of all on-balance sheet risk-weighted assets from Call Report Schedule RC-R.

**FORMULA**

if(uc:UBPR9999[P0] > '2015-01-01',(uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0] + uc:UBPRS503[P0] + uc:UBPRS505[P0] + uc:UBPRS506[P0] + uc:UBPRS507[P0] + uc:UBPRS510[P0] + uc:UBPRH300[P0] + uc:UBPRH399[P0] + uc:UBPRH400[P0]), (uc:UBPRD654[P0] + uc:UBPRF860[P0] + uc:UBPR5340[P0]))

**UBPRE649****DESCRIPTION**

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 20 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 20% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 20%.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD994[P0] + cc:RCFDG603[P0] + cc:RCFDG609[P0] + cc:RCFDG615[P0] + cc:RCFDS520[P0] + cc:RCFDG621[P0] + cc:RCFDS528[P0] + cc:RCFDG627[P0] + cc:RCFDS545[P0] + cc:RCFDS554[P0] + cc:RCFDH194[P0]) \* .20,if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND994[P0] + cc:RCONG603[P0] + cc:RCONG609[P0] + cc:RCONG615[P0] + cc:RCONS520[P0] + cc:RCONG621[P0] + cc:RCONS528[P0] + cc:RCONG627[P0] + cc:RCONS545[P0] + cc:RCONS554[P0] + cc:RCONH194[P0]) \* .20, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB581[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) \* .20, if(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01', (uc:UBPRB647[P0] + uc:UBPRB652[P0] + uc:UBPRB657[P0] + uc:UBPRB662[P0] + uc:UBPRB666[P0] + uc:UBPRB671[P0] + uc:UBPRB678[P0] + uc:UBPRB684[P0] + uc:UBPRB689[P0] + uc:UBPRB694[P0]) \* .20, NULL))))

**UBPRE650****DESCRIPTION**

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 50 percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 50% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 50%.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD995[P0] + cc:RCFDG604[P0] + cc:RCFDG610[P0] + cc:RCFDG616[P0] + cc:RCFDS521[P0] + cc:RCFDG622[P0] + cc:RCFDS529[P0] + cc:RCFDG628[P0] + cc:RCFDS546[P0] + cc:RCFDS555[P0] + cc:RCFDH195[P0]) \* .50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND995[P0] + cc:RCONG604[P0] + cc:RCONG610[P0] + cc:RCONG616[P0] + cc:RCONS521[P0] + cc:RCONG622[P0] + cc:RCONS529[P0] + cc:RCONG628[P0] + cc:RCONS546[P0] + cc:RCONS555[P0] + cc:RCONH195[P0]) \* .50, if(uc:UBPR9999[P0] > '2002-01-01' and uc:UBPR9999[P0] < '2015-01-01', (uc:UBPRB582[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) \* .50, IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01', (uc:UBPRB648[P0] + uc:UBPRB653[P0] + uc:UBPRB658[P0] + uc:UBPRB667[P0] + uc:UBPRB672[P0] + uc:UBPRB679[P0] + uc:UBPRB685[P0] + uc:UBPRB690[P0] + uc:UBPRB695[P0]) \* .50, NULL))))

**UBPRE651****DESCRIPTION**

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 100 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 100% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 100%.

**FORMULA**

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDD996[P0] + cc:RCFDG605[P0] + cc:RCFDG611[P0] + cc:RCFDG617[P0] + cc:RCFDS522[P0] + cc:RCFDG623[P0] + cc:RCFDS530[P0] + cc:RCFDG629[P0] + cc:RCFDS547[P0] + cc:RCFDS556[P0] + cc:RCFDH196[P0]), if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCOND996[P0] + cc:RCONG605[P0] + cc:RCONG611[P0] + cc:RCONG617[P0] + cc:RCONS522[P0] + cc:RCONG623[P0] + cc:RCONS530[P0] + cc:RCONG629[P0] + cc:RCONS547[P0] + cc:RCONS556[P0] + cc:RCONH196[P0]), IF(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] < '2015-01-01', cc:RCFDB699[P0] - cc:RCFD5340[P0], IF(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2001-04-01', cc:RCONB699[P0] - cc:rcon5340[P0], NULL))))

**UBPRE652****DESCRIPTION**

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting

**NARRATIVE**

Sum of total derivatives, off-balance sheet items, and other items subject to risk weighting.

**FORMULA**

if(uc:UBPR9999[P0] > '2015-01-01', (uc:UBPRS569[P0] + uc:UBPRS570[P0] + uc:UBPRS571[P0] + uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0] + uc:UBPRH406[P0] + uc:UBPRS577[P0] + uc:UBPRS578[P0] + uc:UBPRH407[P0] + uc:UBPRH401[P0] + uc:UBPRS498[P0] + uc:UBPRS499[P0] + uc:UBPRS497[P0]), (uc:UBPRE649[P0] + uc:UBPRE650[P0] + uc:UBPRE651[P0]))

**UBPRF860****DESCRIPTION**

Total Balance Sheet Assets - 50 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 50% balance sheet asset category on Call Report Schedule RC-R is multiplied by 50%.

#### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCFDD989[P0]\*.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', cc:RCOND989[P0]\*.50, uc:UBPR5334[P0] \* .50 ))

### UBPRH300

#### DESCRIPTION

Balance Sheet Assets - Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount

#### NARRATIVE

The total of all components in the application of other risk-weighting approaches risk-weighted asset amount category on Call Report Schedule RC-R.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH272[P0] + cc:RCFDH274[P0] + cc:RCFDH276[P0] + cc:RCFDH278[P0] + cc:RCFDH280[P0] + cc:RCFDH282[P0] + cc:RCFDH284[P0] + cc:RCFDH286[P0] + cc:RCFDH288[P0] + cc:RCFDH292[P0] + cc:RCFDH295[P0] + cc:RCFDH297[P0] + cc:RCFDH299[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH272[P0] + cc:RCONH274[P0] + cc:RCONH276[P0] + cc:RCONH278[P0] + cc:RCONH280[P0] + cc:RCONH282[P0] + cc:RCONH284[P0] + cc:RCONH286[P0] + cc:RCONH288[P0] + cc:RCONH292[P0] + cc:RCONH295[P0] + cc:RCONH297[P0] + cc:RCONH299[P0],null))

### UBPRH399

#### DESCRIPTION

Total On-Balance Sheet Securitization Exposures Risk-Weighted Asset Amount by Calculation Methodology Securitization Exposure Simplified Supervisory Formula Approach (SSFA)

#### NARRATIVE

The total of all components in the total on-balance sheet securitization exposures risk-weighted asset amount by calculation methodology Simplified Supervisory Formula Approach (SSFA) category on Call Report Schedule RC-R.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS478[P0] + cc:RCFDS483[P0] + cc:RCFDS488[P0] + cc:RCFDS493[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS478[P0] + cc:RCONS483[P0] + cc:RCONS488[P0] + cc:RCONS493[P0],null))

### UBPRH400

#### DESCRIPTION

Total On-Balance Sheet Securitization Exposures Risk-Weighted Asset Amount by Calculation Methodology Gross-Up Approach

#### NARRATIVE

The total of all components in the total on-balance sheet securitization exposures risk-weighted asset amount by calculation methodology Gross-Up Approach category on Call Report Schedule RC-R.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS479[P0] + cc:RCFDS484[P0] + cc:RCFDS489[P0] + cc:RCFDS494[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS479[P0] + cc:RCONS484[P0] + cc:RCONS489[P0] + cc:RCONS494[P0],null))

## UBPRH401

### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount

### NARRATIVE

The total of all components in the application of other risk-weighting approaches risk-weighted asset amount category on Call Report Schedule RC-R.

### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH302[P0] + cc:RCFDH304[P0] + cc:RCFDH308[P0] + cc:RCFDH310[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH302[P0] + cc:RCONH304[P0] + cc:RCONH308[P0] + cc:RCONH310[P0],null))

## UBPRH406

### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- 150 Percent Risk-Weight Category

### NARRATIVE

The total of all components in the 150% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 150%.

### FORMULA

if(uc:UBPRC752[P0] = 31 AND uc:UBPR9999[P0] > '2015-01-01',(cc:RCFDS511[P0] + cc:RCFDS512[P0] + cc:RCFDS513[P0] + cc:RCFDS514[P0] + cc:RCFDS523[P0] + cc:RCFDS524[P0] + cc:RCFDS531[P0] + cc:RCFDS539[P0] + cc:RCFDS548[P0] + cc:RCFDS557[P0] + cc:RCFDH197[P0]) \*1.50, if(uc:UBPRC752[P0] = 41 AND uc:UBPR9999[P0] > '2015-01-01', (cc:RCONS511[P0] + cc:RCONS512[P0] + cc:RCONS513[P0] + cc:RCONS514[P0] + cc:RCONS523[P0] + cc:RCONS524[P0] + cc:RCONS531[P0] + cc:RCONS539[P0] + cc:RCONS548[P0] + cc:RCONS557[P0] + cc:RCONH197[P0]) \*1.50, NULL))

## UBPRH407

### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)  
- 1,250 Percent Risk-Weight Category

### NARRATIVE

The total of all components in the 1,250% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 1,250%.

### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH200[P0]\*12.50, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH200[P0]\*12.50,null))

## UBPRP841

**DESCRIPTION**

GOODWILL NET OF ASSOCIATED DEFERRED TAX LIABILITIES (DTLS)

**NARRATIVE**

Report the amount of goodwill included in Schedule HC, item 10(a). However, if the holding company has a DTL that is specifically related to goodwill acquired in a taxable purchase business combination that it chooses to net against the goodwill, the amount of disallowed goodwill to be reported in this item should be reduced by the amount of the associated DTL.

**FORMULA**

if(uc:UBPRC752[P0] = 31, cc:RCFAP841[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP841[P0], NULL))

**UBPRP842****DESCRIPTION**

LESS INTANG ASSTS NET OF ASSCTD DTLS

**NARRATIVE**

Report all intangible assets (other than goodwill and MSAs) net of associated DTLS, included in Schedule HC-M, items 12.b and 12.c, that do not qualify for inclusion in common equity tier 1 capital under the regulatory capital rules. Generally, all purchased credit card relationships (PCCRs) and non-mortgage servicing rights, reported in Schedule HC-M, item 12.b, and all other identifiable intangibles, reported in Schedule HC-M, item 12.c, do not qualify for inclusion in common equity tier 1 capital and should be included in this item. Advanced approaches holding companies, except SLHCs: transitions apply from January 1, 2014 until January 1, 2018. Non-advanced approaches holding companies, including SLHCs: transitions apply from January 1, 2015 until January 1, 2018.

**FORMULA**

if(uc:UBPRC752[P0] = 31, cc:RCFAP842[P0], if(uc:UBPRC752[P0] = 41, cc:RCOAP842[P0], NULL))

**UBPRS497****DESCRIPTION**

Off-Balance Sheet Securitization Exposure Amount at 1,250%

**NARRATIVE**

Total Off-Balance Sheet Securitization Exposures at 1,250% category on Call Report Schedule RC-R multiplied by 1,250%.

**FORMULA**

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31, cc:RCFDS497[P0]\*12.50, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41, cc:RCONS497[P0]\*12.50, null))

**UBPRS498****DESCRIPTION**

Total Off Balance Securitization Exposures Sheet Risk-Weighted Asset Amount by Calculation Methodology Simplified Supervisory Formula Approach (SSFA)

**NARRATIVE**

Total off balance sheet securitization exposures risk-weighted asset amount by calculation methodology Simplified Supervisory Formula Approach (SSFA ) category on Call Report Schedule RC-R



**FORMULA**

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS498[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS498[P0],null))

**UBPRS499****DESCRIPTION**

Total Off Balance Sheet Securitization Exposures Risk-Weighted Asset Amount by Calculation Methodology Gross-Up Approach

**NARRATIVE**

Total off balance sheet securitization exposures risk-weighted asset amount by calculation methodology Gross-Up Approach category on Call Report Schedule RC-R

**FORMULA**

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS499[P0], IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS499[P0],null))

**UBPRS503****DESCRIPTION**

Total Balance Sheet Assets - 150 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 150% balance sheet asset category on Call Report Schedule RC-R is multiplied by 150%.

**FORMULA**

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS503[P0]\*1.5, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS503[P0]\*1.5,null))

**UBPRS505****DESCRIPTION**

Total Balance Sheet Assets - 300 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 300% balance sheet asset category on Call Report Schedule RC-R is multiplied by 300%.

**FORMULA**

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS505[P0]\*3, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS505[P0]\*3,null))

**UBPRS506****DESCRIPTION**

Total Balance Sheet Assets - 400 Percent Risk-Weight Category

**NARRATIVE**

The total of all components in the 400% balance sheet asset category on Call Report Schedule RC-R is multiplied by 400%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS506[P0]\*4, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS506[P0]\*4,null))

### UBPRS507

#### DESCRIPTION

Total Balance Sheet Assets - 600 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 600% balance sheet asset category on Call Report Schedule RC-R is multiplied by 600%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS507[P0]\*6, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS507[P0]\*6,null))

### UBPRS510

#### DESCRIPTION

Total Balance Sheet Assets - 1,250 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 1,250% balance sheet asset category on Call Report Schedule RC-R is multiplied by 1,250%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS510[P0]\*12.5, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS510[P0]\*12.5,null))

### UBPRS569

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 2 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 2% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 2%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,(cc:RCFDS518[P0] + cc:RCFDS551[P0]) \*.02, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,(cc:RCONS518[P0] + cc:RCONS551[P0]) \*.02,null))

### UBPRS570

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures - 4 Percent Risk-Weight Category)

#### NARRATIVE

The total of all components in the 4% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 4%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,(cc:RCFDS519[P0] + cc:RCFDS552[P0]) \*.04,  
IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,(cc:RCONS519[P0] + cc:RCONS552[P0]) \*.04,null))

### UBPRS571

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 10 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 10% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 10%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDS544[P0] \*.10, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONS544[P0] \*.10,null))

### UBPRS577

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 625 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 625% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 625%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH198[P0]\*6.25, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH198[P0]\*6.25,null))

### UBPRS578

#### DESCRIPTION

Total Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) - 937.5 Percent Risk-Weight Category

#### NARRATIVE

The total of all components in the 937.5% total derivatives, off-balance sheet items, and other items subject to risk weighting (excluding securitization exposures) category on Call Report Schedule RC-R is multiplied by 937.5%.

#### FORMULA

IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDH199[P0]\*9.375, IF(uc:UBPR9999[P0] > '2015-01-01' and uc:UBPRC752[P0] = 41,cc:RCONH199[P0]\*9.375,null))