

# Liquidity & Investment Portfolio--Page 10A

## 1 Short Term Investments

### 1.1 UBPRES589

#### DESCRIPTION

Short Term Investments as a Percent of Total Assets

#### NARRATIVE

Short term investments divided by total assets. 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:[UBPRE582](#)[P0],uc:[UBPR2170](#)[P0])

## 2 Marketable Equity Sec (MES)

### 2.1 UBPRES590

#### DESCRIPTION

Marketable Equity Securities as a Percent of Total Assets

#### NARRATIVE

Investments in mutual funds and other equity securities with readily determinable fair values from Call Report Schedule RC-B divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRA511](#)[P0],uc:[UBPR2170](#)[P0])

## 3 Net LN&LS & SBLC to Assets

### 3.1 UBPRES602

#### DESCRIPTION

Net Loans, Leases and Standby Letters of Credit as a Percent of Total Assets

#### NARRATIVE

The sum of net loans, lease financing receivables and standby letters of credit divided by total assets.

#### FORMULA

PCTOF(uc:[UBPRD566](#)[P0],uc:[UBPR2170](#)[P0])

## 4 Pledged Assets

### 4.1 UBPRM026

**DESCRIPTION**

Pledged Assets as a Percent of Total Assets

**NARRATIVE**

Pledged assets divided by total assets

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2009-06-30', PCTOF(uc:[UBPR0416](#)[P0] + uc:[UBPRG378](#)[P0],uc:[UBPR2170](#)[P0]), NULL)

## 5 US Treas & Govt Agencies

### 5.1 UBPRM027

**DESCRIPTION**

U.S. Treasury and Government Agency Securities as a Percent of Total Securities.

**NARRATIVE**

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value U.S. Treasury and government agency securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

**FORMULA**

PCTOF(uc:[UBPRD591](#)[P0] + uc:[UBPRD592](#)[P0],uc:[UBPRD588](#)[P0])

## 6 Municipal Securities

### 6.1 UBPRM028

**DESCRIPTION**

Municipal Securities as a Percent of Total Securities.

**NARRATIVE**

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value securities issued by states and political subdivisions in the U.S. divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

**FORMULA**

PCTOF(uc:[UBPR8496](#)[P0] + uc:[UBPR8499](#)[P0],uc:[UBPRD588](#)[P0])

## 7 Pass-Through Mtg Backed Secs

### 7.1 UBPRM029

**DESCRIPTION**

Pass-Through Mortgage-Backed Securities as a Percent of Total Securities

**NARRATIVE**

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value pass-through securities (guaranteed by GNMA + issued by FNMA and FHLMC + other pass-through securities) divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRD568](#)[P0] + uc:[UBPRD569](#)[P0],uc:[UBPRD588](#)[P0])

## 8 CMO & REMIC Mtg Backed Secs

### 8.1 UBPRM030

#### DESCRIPTION

CMO and REMIC Mortgage Backed Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value other mortgage backed securities (include CMOs, REMICS, and stripped MBS) divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRD528](#)[P0] + uc:[UBPRD567](#)[P0],uc:[UBPRD588](#)[P0])

## 9 Commercial Mtg Back Secs

### 9.1 UBPRM031

#### DESCRIPTION

Commercial Mortgage Backed Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value commercial mortgage backed securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRG832](#)[P0] + uc:[UBPRG835](#)[P0],uc:[UBPRD588](#)[P0])

## 10 Asset Backed Securities

### 10.1 UBPRM032

#### DESCRIPTION

Asset Backed Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value asset backed securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

PCTOF(uc:[UBPRD579](#)[P0] + uc:[UBPRD578](#)[P0],uc:[UBPRD588](#)[P0])

## 11 Structured Financial Products

### 11.1 UBPRM033

#### DESCRIPTION

Structured Financial Products as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value structured financial products divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPRD585[P0] + uc:UBPRD586[P0], uc:UBPRD588[P0])$

## 12 Other Domestic Debt Secs

### 12.1 UBPRM034

#### DESCRIPTION

Other Domestic Debt Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value other domestic debt securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPRD534[P0] + uc:UBPRD533[P0], uc:UBPRD588[P0])$

## 13 Foreign Debt Securities

### 13.1 UBPRM035

#### DESCRIPTION

Foreign Debt Securities as a Percent of Total Securities

#### NARRATIVE

The sum of total held-to-maturity at amortized cost and available-for-sale at fair value foreign debt securities divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

#### FORMULA

$PCTOF(uc:UBPR1742[P0] + uc:UBPR1746[P0], uc:UBPRD588[P0])$

## 14 Inv Mut Fnd & Oth Mktbl

### 14.1 UBPRM036

#### DESCRIPTION

Investments in Mutual Funds and Other Marketable Securities as a Percent of Total Securities

**NARRATIVE**

Investments in mutual funds and other equity securities with readily determinable fair values divided by the sum of total held-to-maturity at amortized cost and total available-for-sale at fair value securities.

**FORMULA**

PCTOF(uc:[UBPRA511](#)[P0],uc:[UBPRD588](#)[P0])

**15 Total****15.1 UBPRM042****DESCRIPTION**

Total Securities

**NARRATIVE**

Sum of all securities classified as held-to-maturity and available-for-sale as a percent of total securities. Should equal 100%.

**FORMULA**

PCTOF(uc:[UBPR1754](#)[P0] + uc:[UBPR1773](#)[P0],uc:[UBPRD588](#)[P0])

**16 App (Dep) Hi Risk & Struc/T1 Cap****16.1 UBPRE621****DESCRIPTION**

Appreciation (Depreciation) in High Risk Securities and Structured Notes as a Percent of Tier 1 Capital

**NARRATIVE**

Appreciation (depreciation) in high risk securities and structured notes divided by tier 1 capital.

**FORMULA**

PCTOF(uc:[UBPRD577](#)[P0],uc:[UBPRE644](#)[P0])

**17 App (Dep) in AFS sec to AFS Sec****17.1 UBPRM037****DESCRIPTION**

Appreciation (Depreciation) in Available-For-Sale Securities as a Percent of Total Available-For-Sale Securities

**NARRATIVE**

Appreciation (depreciation) in available -for-sale securities divided by total available- for-sale securities.

**FORMULA**

IF(uc:[UBPR9999](#)[P0] > '2001-03-31',PCTOF(uc:[UBPR1773](#)[P0] - uc:[UBPR1772](#)[P0],uc:[UBPR1772](#)[P0]), NULL)

**18 App (Dep) in HTM Sec to HTM Sec**

## 18.1 UBPRE622

### DESCRIPTION

Appreciation (Depreciation) in Held-to-Maturity Securities as a Percent of Total Held-to- Maturity Securities

### NARRATIVE

Appreciation (depreciation) in held-to- maturity securities divided by total held-to- maturity securities.

### FORMULA

PCTOF(uc:[UBPRD544](#)[P0],uc:[UBPR1771](#)[P0])

## 19 App (Dep) in HTM Sec to Eqty Cap

### 19.1 UBPRE623

#### DESCRIPTION

Appreciation (Depreciation) in Held-to- Maturity Securities as a Percent of Equity Capital

#### NARRATIVE

Appreciation (depreciation) in held-to- maturity securities divided by total bank equity capital from Schedule RC.

#### FORMULA

PCTOF(uc:[UBPRD544](#)[P0],uc:[UBPRD660](#)[P0])

## 20 Pledged Securities to Tot Sec

### 20.1 UBPRE624

#### DESCRIPTION

Pledged Securities to Total Securities

#### NARRATIVE

Pledged securities from Call Report Schedule RC-B divided by total securities.

#### FORMULA

PCTOF(uc:[UBPR0416](#)[P0],uc:[UBPRD588](#)[P0])

## 21 Pledged Loans to Total Loans

### 21.1 UBPRM038

#### DESCRIPTION

Pledged Loans and Leases as a Percent of Total Loans

#### NARRATIVE

Pledged loans and leases from Call Report Schedule RC-C Part 1 divided by total loans and leases, net of unearned income from Call Report Schedule RC-C Part 1.

#### FORMULA

PCTOF(uc:[UBPRG378](#)[P0],uc:[UBPR2122](#)[P0])

## 22 Loans Held for Sale to Total Loans

### 22.1 UBPRM039

#### DESCRIPTION

Loans and Leases Held for Sale as a Percent of Total Loans and Leases

#### NARRATIVE

Loans and leases held for sale from Call Report Schedule RC divided by total loans and leases, net of unearned income from Call Report Schedule RC-C Part 1.

#### FORMULA

PCTOF(uc:[UBPR5369](#)[P0],uc:[UBPR2122](#)[P0])

## 23 Short Term Investments

### 23.1 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]

## 24 Short Term Assets

### 24.1 UBPRE583

#### DESCRIPTION

Short Term Assets

#### NARRATIVE

Short term assets 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 + loans and leases with a remaining maturity of one year or less.

#### FORMULA

uc:[UBPRE582](#)[P0] + uc:[UBPRA247](#)[P0]

## 25 Debt Securities 90+ Days P/D

### 25.1 UBPR3506

**DESCRIPTION**

Debt Securities 90+ Days Past Due

**NARRATIVE**

Debt securities past due 90 days or more and still accruing from Call Report Schedule RC-N.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3506[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3506[P0], NULL))

## **26 Total Non-Current Debt Sec**

### **26.1 UBPRE588**

**DESCRIPTION**

Total Non-Current Debt Securities

**NARRATIVE**

The sum of debt securities past due 90 days or more and still accruing and debt securities on nonaccrual from Call Report Schedule RC-N.

**FORMULA**

uc:[UBPR3506](#)[P0] + uc:[UBPR3507](#)[P0]

## **27 Fair Value Structured Notes**

### **27.1 UBPR8783**

**DESCRIPTION**

Fair Value of Structured Notes

**NARRATIVE**

Fair value of structured notes from Call Report Schedule RC-B.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8783[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8783[P0], NULL))

## **28 Pledged Securities**

### **28.1 UBPR0416**

**DESCRIPTION**

Pledged Securities

**NARRATIVE**

Pledged securities from Call Report Schedule RC-B.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0416[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0416[P0], NULL))



## 29 Pledged Loans & Leases

### 29.1 UBPRG378

#### DESCRIPTION

Pledged Loans and Leases

#### NARRATIVE

Pledged loans and leases from Call Report Schedule RC-C Part 1.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2009-06-30', IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDG378[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONG378[P0], NULL)), NULL)

## 30 Loans Held for Sale

### 30.1 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))

## 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))

### UBPR0211

#### DESCRIPTION

Amortized Cost of Held-to-Maturity U.S. Treasury Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0211[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0211[P0], NULL))

### UBPR0416

#### DESCRIPTION

Pledged Securities

#### NARRATIVE

Pledged securities from Call Report Schedule RC-B.

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD0416[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON0416[P0], NULL))

### UBPR1287

#### DESCRIPTION

Fair Value of Available-for-Sale U.S. Treasury Securities

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1287[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1287[P0], NULL))

### UBPR1289

#### DESCRIPTION

Amortized Cost of Held-to-Maturity U.S. Government Agency and Corporation Obligations Issued by U.S. Government Agencies (Excluding Mortgage-Backed Securities)

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1289[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1289[P0], NULL))

### UBPR1293

**DESCRIPTION**

Fair Value of Available-for-Sale U.S. Government Agency and Corporation Obligations Issued by U.S. Government Agencies (Excluding Mortgage-Backed Securities)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1293[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1293[P0], NULL))

**UBPR1294****DESCRIPTION**

Amortized Cost of Held-to-Maturity U.S. Government Agency and Corporation Obligations Issued by U.S. Government-Sponsored Agencies (Excluding Mortgage-Backed Securities)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1294[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1294[P0], NULL))

**UBPR1298****DESCRIPTION**

Fair Value of Available-for-Sale U.S. Government Agency and Corporation Obligations Issued by U.S. Government-Sponsored Agencies (Excluding Mortgage-Backed Securities)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1298[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1298[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))

**UBPR1698****DESCRIPTION**

Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Guaranteed by GNMA

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1698[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1698[P0], NULL))

**UBPR1702****DESCRIPTION**

Fair Value of Available-for-Sale Mortgage Pass-Through Securities Guaranteed by GNMA

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1702[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1702[P0], NULL))

**UBPR1703**

## DESCRIPTION

Amortized Cost of Held-to-Maturity Mortgage Pass-Through Securities Issued by FNMA and FHLMC

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1703[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1703[P0], NULL))

**UBPR1707**

## DESCRIPTION

Fair Value of Available-for-Sale Mortgage Pass-Through Securities Issued by FNMA AND FHLMC

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1707[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1707[P0], NULL))

**UBPR1709**

## DESCRIPTION

Amortized Cost of Other Held-to-Maturity Pass-Through Securities

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1709[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1709[P0], NULL))

**UBPR1713**

## DESCRIPTION

Fair Value of Other Available-for-Sale Pass-Through Securities

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1713[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1713[P0], NULL))

**UBPR1737**

## DESCRIPTION

Amortized Cost of Other Held-to-Maturity Domestic Debt Securities

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1737[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1737[P0], NULL))

**UBPR1741**

## DESCRIPTION

Fair Value of Other Available-for-Sale Domestic Debt Securities

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1741[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1741[P0], NULL))

**UBPR1742**

**DESCRIPTION**

Amortized Cost of Held-to-Maturity Foreign Debt Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1742[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1742[P0], NULL))

**UBPR1746****DESCRIPTION**

Fair Value of Available-for-Sale Foreign Debt Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1746[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1746[P0], NULL))

**UBPR1754****DESCRIPTION**

Held-to-Maturity Securities

**NARRATIVE**

Held-to-maturity securities reported at cost.

**FORMULA**

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

**UBPR1771****DESCRIPTION**

Total Fair Value of Held-to-Maturity Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1771[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1771[P0], NULL))

**UBPR1772****DESCRIPTION**

Total Amortized Cost of Available-for-Sale Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD1772[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON1772[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))

## UBPR2122

### DESCRIPTION

Total Loans and Leases, Net of Unearned Income

### FORMULA

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

## 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))

## 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))

## UBPR3506

### DESCRIPTION

Debt Securities 90+ Days Past Due

### NARRATIVE

Debt securities past due 90 days or more and still accruing from Call Report Schedule RC-N.

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3506[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3506[P0], NULL))

## UBPR3507

### DESCRIPTION

Debt Securities and Other Assets - Nonaccrual

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3507[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3507[P0], NULL))

**UBPR3819**

## DESCRIPTION

Financial Standby Letters of Credit and Foreign Office Guarantees

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3819[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3819[P0], NULL))

**UBPR3821**

## DESCRIPTION

Performance Standby Letters of Credit

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3821[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3821[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))

**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))))))

**UBPR8496**

## DESCRIPTION

Amortized Cost of Held-to-Maturity Securities Issued by States and Political Subdivisions in the U.S.

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8496[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8496[P0], NULL))

**UBPR8499**

**DESCRIPTION**

Fair Value of Available-for-Sale Securities Issued by States and Political Subdivisions in the U.S.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8499[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8499[P0], NULL))

**UBPR8782****DESCRIPTION**

Amortized Cost of Structured Notes

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8782[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8782[P0], NULL))

**UBPR8783****DESCRIPTION**

Fair Value of Structured Notes

**NARRATIVE**

Fair value of structured notes from Call Report Schedule RC-B.

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD8783[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON8783[P0], NULL))

**UBPR9999****DESCRIPTION**

Reporting Date (CC,YR,MO,DA)

**FORMULA**

Context.Period.EndDate

**UBPRA247****DESCRIPTION**

Fixed Rate and Floating Rate Loans and Leases with a Remaining Maturity of one Year or Less

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA247[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA247[P0], NULL))

**UBPRA248****DESCRIPTION**

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

**FORMULA**

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

**UBPRA511**



**DESCRIPTION**

Fair Value of Available-for-Sale Investments in Mutual Funds and Other Equity Securities With Readily Determinable Fair Values

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDA511[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONA511[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))

**UBPRB838****DESCRIPTION**

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Credit Card Receivables

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB838[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB838[P0], NULL))

**UBPRB841****DESCRIPTION**

Fair Value of Available-for-Sale Asset-Backed Securities: Credit Card Receivables

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB841[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB841[P0], NULL))

**UBPRB842****DESCRIPTION**

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Home Equity Lines

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB842[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB842[P0], NULL))

**UBPRB845****DESCRIPTION**

Fair Value of Available-for-Sale Asset-Backed Securities: Home Equity Lines

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB845[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB845[P0], NULL))

**UBPRB846****DESCRIPTION**

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Auto Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB846[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB846[P0], NULL))

**UBPRB849**

DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Auto Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB849[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB849[P0], NULL))

**UBPRB850**

DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other Consumer Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB850[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB850[P0], NULL))

**UBPRB853**

DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Other Consumer Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB853[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB853[P0], NULL))

**UBPRB854**

DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Commercial and Industrial Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB854[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB854[P0], NULL))

**UBPRB857**

DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Commercial and Industrial Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB857[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB857[P0], NULL))

**UBPRB858**

DESCRIPTION

Amortized Cost of Held-to-Maturity Asset-Backed Securities: Other

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB858[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB858[P0], NULL))

**UBPRB861**

## DESCRIPTION

Fair Value of Available-for-Sale Asset-Backed Securities: Other

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB861[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB861[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))

**UBPRC026**

## DESCRIPTION

Total (Asset-Backed Securities) Amortized Cost - Held to Maturity

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2006-03-31',cc:RCFDC026[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2006-03-31',cc:RCONC026[P0], NULL))

**UBPRC027**

## DESCRIPTION

Total (Asset-Backed Securities) Fair Value - Available-for-Sale

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2006-03-31',cc:RCFDC027[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2006-03-31',cc:RCONC027[P0], NULL))

**UBPRC752**

## DESCRIPTION

## REPORTING FORM NUMBER

## FORMULA

**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))

**UBPRD528**

## DESCRIPTION

Collateralized Mortgage Obligations Issued by FNMA and FHLMC

## FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFDG312[P0] + cc:RCFDG316[P0] + cc:RCFDG320[P0],IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCONG312[P0] + cc:RCONG316[P0] + cc:RCONG320[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFD1714[P0] + cc:RCFD1718[P0] + cc:RCFD1733[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCON1714[P0] + cc:RCON1718[P0] + cc:RCON1733[P0],NULL))))

**UBPRD533**

## DESCRIPTION

Institution Other Domestic Debt Securities Available for Sale

## FORMULA

uc:UBPR1741[P0]

**UBPRD534**

## DESCRIPTION

Institution Other Domestic Debt Securities

## FORMULA

uc:UBPR1737[P0]

**UBPRD544**

## DESCRIPTION

Institution Investment Securities Appreciation

## FORMULA

IF(uc:UBPRC752[P0] = 31,uc:UBPR1771[P0] - cc:RCFD1754[P0],IF(uc:UBPRC752[P0] = 41,uc:UBPR1771[P0] - cc:RCON1754[P0], NULL))

## UBPRD566

### DESCRIPTION

Institution Net Loans and Lease Financing Receivables and Standby Letters of Credit

### FORMULA

uc:UBPRE119[P0] + uc:UBPRD655[P0]

## UBPRD567

### DESCRIPTION

Institution Collateralized Mortgage Obligations and REMIC Mortgage Backed Securities Available for Sale

### FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFDG315[P0] + cc:RCFDG319[P0] + cc:RCFDG323[P0],IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCONG315[P0] + cc:RCONG319[P0] + cc:RCONG323[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 31, cc:RCFD1717[P0] + cc:RCFD1732[P0] + cc:RCFD1736[P0],IF(uc:UBPR9999[P0] < '2009-04-01' and uc:UBPRC752[P0] = 41, cc:RCON1717[P0] + cc:RCON1732[P0] + cc:RCON1736[P0],NULL))))

## UBPRD568

### DESCRIPTION

Certificates of Participation in Pools of Residential Mortgages

### FORMULA

IF(uc:UBPR9999[P0] > '2009-06-01' and uc:UBPRC752[P0] = 31,CC:RCFDG300[P0] + CC:RCFDG304[P0] + CC:RCFDG308[P0],IF(uc:UBPR9999[P0] > '2009-06-01' and uc:UBPRC752[P0] = 41,CC:RCONG300[P0] + CC:RCONG304[P0] + CC:RCONG308[P0],IF(uc:UBPR9999[P0] < '2009-06-01',uc:UBPR1698[P0] + uc:UBPR1703[P0] + uc:UBPR1709[P0],NULL)))

## UBPRD569

### DESCRIPTION

Institution Pass Through Mortgage Backed Securities Available for Sale

### FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31,CC:RCFDG303[P0] + CC:RCFDG307[P0] + CC:RCFDG311[P0],IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41,CC:RCONG303[P0] + CC:RCONG307[P0] + CC:RCONG311[P0],IF(uc:UBPR9999[P0] < '2009-04-01',uc:UBPR1702[P0] + uc:UBPR1707[P0] + uc:UBPR1713[P0],NULL)))

## UBPRD577

### DESCRIPTION

Institution High Risk Mortgage Securities and Notes

### FORMULA

uc:[UBPR8783](#)[P0] - uc:[UBPR8782](#)[P0]

## UBPRD578

### DESCRIPTION

Amortized Cost of Asset Backed Securities Held for Sale

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRC027](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01',uc:[UBPRB841](#)[P0] + uc:[UBPRB845](#)[P0] + uc:[UBPRB849](#)[P0] + uc:[UBPRB853](#)[P0] + uc:[UBPRB857](#)[P0] + uc:[UBPRB861](#)[P0], NULL))

## UBPRD579

### DESCRIPTION

Amortized Cost of Asset Backed Securities Held to Maturity

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01',uc:[UBPRC026](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2006-01-01',uc:[UBPRB838](#)[P0] + uc:[UBPRB842](#)[P0] + uc:[UBPRB846](#)[P0] + uc:[UBPRB850](#)[P0] + uc:[UBPRB854](#)[P0] + uc:[UBPRB858](#)[P0], NULL))

## UBPRD585

### DESCRIPTION

Structured Cash, Synthetic and Hybrid Financial Products Held to Maturity

### FORMULA

uc:[UBPRG840](#)[P0]

## UBPRD586

### DESCRIPTION

Structured Cash, Synthetic and Hybrid Financial Products

### FORMULA

uc:[UBPRG843](#)[P0]

## UBPRD588

### DESCRIPTION

Total Investment Securities

### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,uc:[UBPR1754](#)[P0] + cc:RCFD1773[P0],IF(uc:[UBPRC752](#)[P0] = 41,uc:[UBPR1754](#)[P0] + cc:RCON1773[P0], NULL))

## UBPRD591

### DESCRIPTION

Amortized Cost of US Treasury and Agency Securities Held as Held to Maturity Securities

## FORMULA

uc:[UBPR0211](#)[P0] + uc:[UBPR1289](#)[P0] + uc:[UBPR1294](#)[P0]

**UBPRD592**

## DESCRIPTION

Institution US Treasury and Other Government Obligations

## FORMULA

uc:[UBPR1287](#)[P0] + uc:[UBPR1293](#)[P0] + uc:[UBPR1298](#)[P0]

**UBPRD655**

## DESCRIPTION

Standby Letters of Credit

## NARRATIVE

The amount of outstanding and used standby letters of credit issued by the bank.

## FORMULA

uc:[UBPR3819](#)[P0] + uc:[UBPR3821](#)[P0]

**UBPRD660**

## DESCRIPTION

Institution Equity Capital Consolidated Basis

## FORMULA

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

**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]

**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]

**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)

**UBPRG378**

## DESCRIPTION

Pledged Loans and Leases

## NARRATIVE

Pledged loans and leases from Call Report Schedule RC-C Part 1.

## FORMULA

IF(uc:UBPR9999[P0] > '2009-06-30', IF(uc:UBPRC752[P0] = 31,cc:RCFDG378[P0], IF(uc:UBPRC752[P0] = 41,cc:RCONG378[P0], NULL)), NULL)

**UBPRG832**

## DESCRIPTION

MBS: Commercial Mortgage Pass-Through Securities Amortized Cost of Held-to-Maturity - Total

## FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31, cc:RCFDK142[P0] + cc:RCFDK146[P0] + cc:RCFDK150[P0] + cc:RCFDK154[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONK142[P0] + cc:RCONK146[P0] + cc:RCONK150[P0] + cc:RCONK154[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDG324[P0] + CC:RCFDG328[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' and uc:UBPRC752[P0] = 41, cc:RCONG324[P0] + cc:RCONG328[P0], NULL))))

**UBPRG835**

## DESCRIPTION

MBS: Commercial Mortgage Pass-Through Securities Fair Value of Availalble-for-Sale - Total

## FORMULA

IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 31,cc:RCFDk145[P0] + cc:RCFDk149[P0] + cc:RCFDk153[P0] + cc:RCFDk157[P0], IF(uc:UBPR9999[P0] > '2011-01-01' and uc:UBPRC752[P0] = 41,cc:RCONk145[P0] + cc:RCONk149[P0] + cc:RCONk153[P0] + cc:RCONk157[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 31,cc:RCFDG327[P0] + CC:RCFDG331[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPR9999[P0] < '2011-01-01' AND uc:UBPRC752[P0] = 41,cc:RCONG327[P0] + cc:RCONG331[P0], NULL))))



## UBPRG840

### DESCRIPTION

ABS: Structured Financial Products: Amortized Cost of Held-to-Maturity - Total

### FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31,cc:RCFDG336[P0] + CC:RCFDG340[P0] + CC:RCFDG344[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41,cc:RCONG336[P0] + cc:RCONG340[P0] + cc:RCONG344[P0], NULL))

## UBPRG843

### DESCRIPTION

ABS: Structured Financial Products: Fair Value of Available-for-Sale Total

### FORMULA

IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 31,cc:RCFDG339[P0] + CC:RCFDG343[P0] + CC:RCFDG347[P0], IF(uc:UBPR9999[P0] > '2009-04-01' and uc:UBPRC752[P0] = 41,cc:RCONG339[P0] + cc:RCONG343[P0] + cc:RCONG347[P0], NULL))