



Memorandum

To: All UBPR Users
From: David E. Vallee, UBPR Coordinator

Date: April 18, 2011
Subject: March 2011 UBPR Changes

Several additions and revisions were made to the Uniform Bank Performance Report (UBPR), which will eventually be incorporated into a UBPR manual revision. In the interim, we are providing this guide to the changes, which is organized by UBPR page and focuses on the Call Report elements used in each formula. MDRM numbers contained on the Call Report of Condition and Income are used to identify the specific elements used in each formula. To the extent possible these changes were made retroactively. Please note that for periods prior to March 2011 all MDRM numbers have been provided going back to 2001; however, not all MDRM numbers will be used in formulas for every reporting period. Lastly, not all revisions resulted in a change of reported results but rather a revision in an underlying UBPR formula. These revisions are noted as “Revised - no affect”. Below is an index of pages with the changes with details provided on following pages.

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Summary Ratios – Page 1

<p>UBPRE541 (description is for internal agency use)</p> <p>Total LN&LS-90+ Days Past Due (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 <u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123 <u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE542</p> <p>Total LN&LS-Nonaccrual (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 <u>Prior to March 31, 2011:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123 <u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPR7414</p> <p>Total LN&LS-Total (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRK447</p> <p>Net Non Core Fund Dependence (Revised)</p> <p>New Name: Net Non Core Fund Dep New \$250M</p>	<p>Formula: (B – A) / C * 100</p> <p>A. Short Term Investments The sum of RCON/RCFD: Interest-bearing bank balances: 0071 + Federal funds sold: B987 + Securities purchased under agreements to resell: B989 + Debt securities with a remaining maturity of one year or less: A248</p> <p>B. Noncore Liabilities The sum of RCON/RCFD: Total time deposits of \$100M or \$250M or more</p> <ul style="list-style-type: none"> • From March 31, 2010 forward Total time deposits more than \$250M: J474. • Prior to March 31, 2010 Total time deposits of \$100M or more: 2604 <p>+ Other borrowed money: 3190 + Foreign office deposits: RCFN 2200 + Securities sold under agreements to repurchase: B993 + Federal funds purchased: B995 + Insured brokered deposits</p> <ul style="list-style-type: none"> • From March 31, 2010 forward use Brokered Deposits of less than \$100M 2343 + Brokered deposits of \$100M through \$250M J472 • Prior to March 31, 2010 use Brokered deposits of less than \$100M 2343 + Brokered deposits of \$100M 2344
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	<p>C. Long Term Assets The sum of RCON/RCFD: Net loans and leases: B529 + Loans and Leases Held For Sale: 5369 + Held-to-maturity securities: 1754 + Available-for-sale securities: 1773 - Debt securities with a remaining maturity of one year or less: A248 + Other real estate owned (non-investment): 5508 + 5509 + 5510 + 5511 + 5512 + C979 + RCFN5513</p>
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<p>UBPRE026</p> <p>Rest+Nonac+RE Acq to Eqcap+ALLL (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD F576 + F662+ F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 + K105 + K106 + K108 + K111 + K114 + K117 + K120 + K123 + K126 + K257 + F661 + K109 + K112 + K115 + K118 + K121 + K124 + K127 + K258 + K158 + K159 + K160 + K161 + K162 + K163 + K164 + K165 + K256 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513 <u>Prior to March 31, 2011:</u> RCON/RCFD F576 + F662 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836 + 1658 + F661 + 1659 + F662 + 1616 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD 3210 + 3123 <u>Prior to March 31, 2011:</u> RCON/RCFD 3210 + 3123</p>
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<p>UBPRE029</p> <p>Short Term Non Core funding (Revised)</p>	<p>Updated using new formula for UBPRE584. Refer to Liquidity & Investment Portfolio – Page 10 section herein.</p>
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Balance Sheet \$ - Page 4

<p>UBPRD665</p> <p>Individual Loans (revised – No affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD K137 + K207 + B539 + B538 <u>Prior to March 31, 2011:</u> RCON/RCFD 2011 + B539 + B538</p>
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<p>UBPRE121</p> <p>All Other Securities (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD 1737 + 1741 + A511 + C026 + C027 + G308 + G311 + G320 + G323 + K142 + K146 + K150 + K154 + K145 + K149 + K143 + K157 + G336 + G339 + G340 + G343 + G344 + G347</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 1737 + 1741 + A511 + C026 + C027 + G308 + G311 + G320 + G323 + G324 + G327 + G328 + G331 + G336 + G339 + G340 + G343 + G344 + G347 + 1709 + 1713 + 1733 + 1736 + B838 + B841 + B842 + B845 + B846 + B849 + B850 + B853 + B854 + B857 + B858 + B861</p>
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<p>UBPRK426</p> <p>Time deposits At or Below Insurance limit (Added)</p>	<p><u>From March 31, 2010 forward:</u> RCON/RCFD 6648 + J473</p> <p><u>Prior to March 31, 2010:</u> RCON/RCFD 6648</p>
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<p>UBPR2366</p> <p>Fully Insured Brokered Deposits (Added)</p>	<p><u>From March 31, 2010 forward:</u> RCON/RCFD 2343 + J472</p> <p><u>Prior to March 31, 2010:</u> RCON/RCFD 2343 + 2344</p>
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<p>UBPRK434</p> <p>Core Deposits (Revised)</p>	<p><u>From March 31, 2010 forward:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648 + J473) – (J472 + 2343)</p> <p><u>Prior to March 31, 2010:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648) – (2343 + 2344)</p>
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<p>UBPRK437</p> <p>Time Deps Above Insurance limit (Added)</p>	<p><u>From March 31, 2010 forward:</u> RCON/RCFD J474</p> <p><u>Prior to March 31, 2010:</u> RCON/RCFD 2604</p>
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Balance Sheet Percentage Composition - Page 6

<p>UBPRK440</p> <p>Time deposits At or Below Insurance limit (Added)</p>	<p>A / B</p> <p><u>A = Up to five period average of:</u> <u>From March 31, 2010 forward:</u> RCON/RCFD 6648 + J473 <u>Prior to March 31, 2010:</u> RCON/RCFD 6648</p> <p><u>B = Up to five period average of:</u> RCON/RCFD 2170</p>
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<p>UBPRK441</p> <p>Fully Insured Brokered Deposits (Added)</p>	<p>A / B</p> <p><u>A = Up to five period average of:</u> <u>From March 31, 2010 forward:</u> RCON/RCFD 2343 + J472 <u>Prior to March 31, 2010:</u> RCON/RCFD 2343 + 2344</p> <p><u>B = Up to five period average of:</u> RCON/RCFD 2170</p>
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<p>UBPRK443</p> <p>Core Deposits (Revised)</p>	<p>A / B</p> <p><u>A = Up to five period average of:</u> <u>From March 31, 2010 forward:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648 + J473) – (J472 + 2343) <u>Prior to March 31, 2010:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648) – (2343 + 2344)</p> <p><u>B = Up to five period average of:</u> RCON/RCFD 2170</p>
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<p>UBPRK444</p> <p>Time Deps Above Insurance limit (Added)</p>	<p>A / B</p> <p><u>A = Up to five period average of:</u> <u>From March 31, 2010 forward:</u> RCON/RCFD J474 <u>Prior to March 31, 2010:</u> RCON/RCFD 2604</p> <p><u>B = Up to five period average of:</u> RCON/RCFD 2170</p>
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Analysis of Credit Allowance and Loan Mix – Page 7

<p>UBPRE395</p> <p>LN&LS Allowance to Nonaccrual LN&LS (X) (Revised – no affect)</p>	<p>A / B</p> <p>A= <u>From March 31, 2011 forward:</u> RCON/RCFD 3123 <u>Prior to March 31, 2011:</u> RCON/RCFD 3123</p> <p>B= <u>From March 31, 2011 forward:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 <u>Prior to March 31, 2011:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p>
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<p>UBPRE410</p> <p>Loans to Individuals (revised – no affect)</p>	<p>A / B</p> <p>A= <u>From March 31, 2011 forward:</u> RIAD (B514 + K129 + K205) – (B515 + K133 + K206) <u>Prior to March 31, 2011:</u> RIAD (B514 + B516) – (B515 + B517)</p> <p>B = Up to four period average of: <u>From March 31, 2011 forward:</u> RCON/RCFD B562 + B561 <u>Prior to March 31, 2011:</u> RCON/RCFD B562 + B561</p>
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Analysis of Credit Allowance and Loan Mix – Page 7A

<p>UBPRE424</p> <p>Loans to individuals (Revised – no affect)</p>	<p>A / B</p> <p>A= Up to five period average of: <u>From March 31, 2011 forward:</u> RCON/RCFD K137 + K207 + B539 + B538 <u>Prior to March 31, 2011:</u> RCON/RCFD 2011 + B539 + B538</p> <p>B= Up to five period average of: <u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123 <u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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Analysis of Concentrations of Credit – Page 7B

<p>UBPRE888</p> <p>Loans to Individuals (Revised – no affect)</p>	<p>A / B</p> <p>A= <u>From March 31, 2011 forward:</u> RCON/RCFD K137 + K207 + B539 + B538 <u>Prior to March 31, 2011:</u> RCON/RCFD 2011 + B539 + B538</p> <p>B= <u>From March 31, 2011 forward:</u> RCON/RCFD 3792 <u>Prior to March 31, 2011:</u> RCON/RCFD 3792</p>
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Analysis of Past Due, Nonaccrual & Restructured – Page 8

<p>UBPRD667</p> <p>90 Days and Over Past Due (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402</p>
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<p>UBPRD669</p> <p>Total Nonaccrual LN&LS (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p>
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<p>UBPR1400</p> <p>Total Non-Current LN&LS (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p>
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<p>UBPRD668</p> <p>LN&LS 30-89 Days Past Due (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + K213 + K216 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + B578 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226 + 2759 + 3502 + 1257 + 1271 + 5401 + 3499</p>
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<p>UBPR5616</p> <p>Gtyd LN&LS 90+ Days P/D (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD K040 + K103</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 5616</p>
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<p>UBPR5617</p> <p>Gtyd LN&LS on Nonaccrual (Revised – no affect)</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD K041 + K104</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 5617</p>
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<p>UBPR5615</p> <p>Gtyd LN&LS 30-89</p>	<p><u>From March 31, 2011 forward:</u> RCON/RCFD K039 + K102</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 5615</p>
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Days P/D (Revised – no affect)	
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UBPRJ239 Restructured LN&LS 90+ Days P/D (Revised – no affect)	<u>From March 31, 2011 forward:</u> RCON/RCFD K109 + K112 + K115 + K118 + K121 + K124 + K127 + K258 <u>Prior to March 31, 2011:</u> RCON/RCFD 1659 + F662
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UBPR1661 Restructured LN&LS Nonaccrual (Revised – no affect)	<u>From March 31, 2011 forward:</u> RCON/RCFD K107 + K110 + F663 + K113 + K116 + K119 + K122 + K125 + K128 + K259 <u>Prior to March 31, 2011:</u> RCON/RCFD 1661 + F663
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UBPR1658 Restructured LN&LS 30-89 Days P/D (Revised – no affect)	<u>From March 31, 2011 forward:</u> RCON/RCFD K108 + K111 + K114 + K117 + K120 + K123 + K126 + K257 + F661 <u>Prior to March 31, 2011:</u> RCON/RCFD 1658 + F661
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UBPR1616 Current Other Restructured LN&LS (Revised – no affect)	<u>From March 31, 2011 forward:</u> RCON/RCFD K158 + K159 + K160 + K161 + K162 + K163 + K164 + K165 + K256 <u>Prior to March 31, 2011:</u> RCON/RCFD 1616
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Analysis of Past Due, Nonaccrual & Restructured – Page 8A

UBPRE501 Loans to Individuals-90+ Days P/D (Revised – no affect)	A / B A = <u>From March 31, 2011 forward:</u> RCON/RCFD K214 + K217 <u>Prior to March 31, 2011:</u> RCON/RCFD B579 B = <u>From March 31, 2011 forward:</u> RCON/RCFD B539 + K137 + K207 <u>Prior to March 31, 2011:</u> RCON/RCFD B539 + 2011
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<p>UBPRE502</p> <p>Loans to Individuals- Nonaccrual (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K215 + K218 <u>Prior to March 31, 2011:</u> RCON/RCFD B580</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B539 + K137 + K207 <u>Prior to March 31, 2011:</u> RCON/RCFD B539 + 2011</p>
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<p>UBPRE503</p> <p>Loans to Individuals-Total (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K214 + K217 + K215 + K218 <u>Prior to March 31, 2011:</u> RCON/RCFD B579 + B580</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B539 + K137 + K207 <u>Prior to March 31, 2011:</u> RCON/RCFD B539 + 2011</p>
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<p>UBPRE504</p> <p>Loans to Individuals-30-89 Days P/D (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K216 + K213 <u>Prior to March 31, 2011:</u> RCON/RCFD B578</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B539 + K137 + K207 <u>Prior to March 31, 2011:</u> RCON/RCFD B539 + 2011</p>
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<p>UBPRE541</p> <p>Total LN&LS-90+ Days Past Due (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE542</p> <p>Total LN&LS-Nonaccrual (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPR7414</p> <p>Total LN&LS-Total (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE544</p> <p>Total LN&LS-30-89 Days P/D (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + K213 + K216 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + B578 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226 + 2759 + 3502 + 1257 + 1271 + 5401 + 3499</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE545</p> <p>Non-Cur LN&LS to-LN&LS Allowance (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 <u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD 3123 <u>Prior to March 31, 2011:</u> RCON/RCFD 3123</p>
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<p>UBPRE546</p> <p>Non-Cur LN&LS to-Equity Capital (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 <u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD 3210 <u>Prior to March 31, 2011:</u> RCON/RCFD 3210</p>
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<p>UBPRE547</p> <p>% Total P/D LN&LS-Incl Nonaccrual (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 + F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + K213 + K216 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836 + F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + B578 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226 + 2759 + 3502 + 1257 + 1271 + 5401 + 3499</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE549</p> <p>Non Curr LNS+OREO to LNS+OREO (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402 + F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD 2122 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 2122 + 5508 + 5509 + 5510 + 5511 + 5512 + RCFN5513</p>
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<p>UBPRE550</p> <p>Non-Curr Restruct Debt/Gr LN&LS (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD K109 + K112 + K118 + K121 + K124 + K127 + K258 + F662 + K107 + K110 + F663 + K113 + K116 + K119 + K122 + K125 + K128 + K259</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 1659 + F662 + 1661 + F663</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE551</p> <p>Curr+Non-Curr Restruct/GR LN&LS (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K109 + K112 + K118 + K121 + K124 + K127 + K258 + F662 + K107 + K110 + F663 + K113 + K116 + K119 + K122 + K125 + K128 + K259 + K158 + K159 + K160 + K161 + K162 + K163 + K164 + K165 + K256 <u>Prior to March 31, 2011:</u> RCON/RCFD 1659 + F662 + 1661 + F663 + 1616</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 + 2123 <u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369 + 2123</p>
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<p>UBPRE552</p> <p>Current Restruct LN&LS (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K158 + F576 + K159 + K160 + K161 + K162 + K163 + K164 + K165 + K256 <u>Prior to March 31, 2011:</u> RCON/RCFD 1616 + F576</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD B528 + 5369 <u>Prior to March 31, 2011:</u> RCON/RCFD B528 + 5369</p>
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<p>UBPRK264</p> <p>Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K040 + K103 <u>Prior to March 31, 2011:</u> RCON/RCFD 5616</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + K214 + K217 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 <u>Prior to March 31, 2011:</u> RCON/RCFD F174 + F175 + 3494 + 5399 + C237 + C239 + 3500 + F180 + F181 + RCFNB573 + 1597 + B576 + B579 + 5378 + 5381 + 1252 + 1255 + 5390 + 5460 + F167 + F170 + B835 + 1227 + 1607 + 2769 + 3503 + 1258 + 1272 + 5402</p>
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<p>UBPRK265</p> <p>Gtyd Nonaccrual LN&LS / Nnonaccrual LN&LS (Revised - no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K041 + K104 <u>Prior to March 31, 2011:</u> RCON/RCFD 5617</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + B577 + K215 + K218 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 1228 + 1608 + B836 <u>Prior to March 31, 2011:</u> RCON/RCFD F176 + F177 + 3495 + 5400 + C229 + C230 + 3501 + F182 + F183 + RCFNB574 + 3492 + 3504 + 5403 + B577 + B580 + 5391 + 1253 + 1256 + 1583 + F168 + F171 + 5379 + 5382 + 5461 + 5391 + 1259 + 1791 + 1228 + 1608 + B836</p>
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<p>UBPRK266</p> <p>Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D (Revised – no affect)</p>	<p>A / B</p> <p>A = <u>From March 31, 2011 forward:</u> RCON/RCFD K039 + K102 <u>Prior to March 31, 2011:</u> RCON/RCFD 5615</p> <p>B = <u>From March 31, 2011 forward:</u> RCON/RCFD F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + K213 + K216 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226 <u>Prior to March 31, 2011:</u> RCON/RCFD F172 + F173 + 3493 + 5398 + C236 + C238 + 3499 + F178 + F179 + RCFNB572 + 5377 + 5380 + 1594 + 1251 + 1254 + B575 + B578 + 5389 + 5459 + F166 + F169 + 1606 + B834 + 1226 + 2759 + 3502 + 1257 + 1271 + 5401 + 3499</p>
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Liquidity & Investment Portfolio - Page 10

<p>UBPRE591</p> <p>Core deposits (Revised)</p>	<p>A / B</p> <p>A = <u>From March 31, 2010 forward:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648 + J473) – (J472 + 2343) <u>Prior to March 31, 2010:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648) – (2343 + 2344)</p> <p>B = RCON/RCFD 2170</p>
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<p>UBPRE592</p> <p>Short Term Non Core funding (Revised)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD K219 + K222 + A243 + B993 + B995 + 2651 + B571 + RCFNA245</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD A242 + A243 + B993 + B995 + 2800 + 2651 + B571 + RCFNA245</p> <p>B = RCON/RCFD 2170</p>
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<p>UBPR7410</p> <p>Net Non Core Fund Dependence (Revised)</p> <p>New Name: Net Non Core Fund Dep New \$100M</p>	<p>No Change in formula. Description changed in UBPR from “Net Non Core Fund Dependence” to Net Non Core Fund Dep Orig \$100M”.</p>
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<p>UBPRK447</p> <p>New Name: Net Non Core Fund Dep New \$250M (Added)</p>	<p>See formula from Summary Ratios – Page 1.</p>
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<p>UBPRE596</p> <p>Broker Dep Mat < 1 Yr to Broker Deps (Revised – no affect)</p>	<p>A / B</p> <p>A =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD K219 + K220 + A243</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD A244 + A243</p> <p>B = RCON/RCFD 2365</p>
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<p>UBPRE597</p> <p>Short Term Inv to S.T. Ncore Fund (Revised)</p>	<p>A / B</p> <p>A=</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD 0071 + B987 + B989 + A248</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 0071 + B987 + B989 + 1350 + A248</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD K219 + K222 + A243 + B993 + B995 + 2651 + B571 + RCFNA245</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD A242 + A243 + B993 + B995 + 2800 + 2651 + B571 + RCFNA245</p>
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<p>UBPRE598</p> <p>Short Term Asset to S.T. Liabilities (Revised – no affect)</p>	<p>A / B</p> <p>A=</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD 0071 + B987 + B989 + A248 + A247</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 0071 + B987 + B989 + 1350 + A248 + A247</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD A241 + K221 + K222 + B993 + B995 + 2651 + B571 + RCFNA245</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD A241 + A242 + B993 + B995 + 2800 + 2651 + B571 + RCFNA245</p>
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<p>UBPRE599</p> <p>Net S.T. Liabilities to Assets (Revised – no affect)</p>	<p>A / B</p> <p>A=</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD (A241 + K221 + K222 + B993 + B995 + 2651 + B571 + RCFNA245) – (0071 + B987 + B989 + A248 + A247)</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD (A241 + A242 + B993 + B995 + 2800 + 2651 + B571 + RCFNA245) – (0071 + B987 + B989 + 1350 + A248 + A247)</p> <p>B =</p> <p><u>From March 31, 2011 forward:</u> RCON/RCFD 2170</p> <p><u>Prior to March 31, 2011:</u> RCON/RCFD 2170</p>
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UBPRE601 Net LN&LS to Core Deposits (Revised)	A / B A= <u>From March 31, 2010 forward:</u> RCON/RCFD 8529 + 5369 <u>Prior to March 31, 2010:</u> RCON/RCFD 8529 + 5369 B = <u>From March 31, 2010 forward:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648 + J473) – (J472 + 2343) <u>Prior to March 31, 2010:</u> RCON/RCFD (2215 + 6810 + 0352 + 6648) – (2343 + 2344)
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UBPRD518 Held-to-Maturity % Total Secs - Commercial Mtg Back Secs (Revised – no affect)	A / B A= <u>From March 31, 2011 forward:</u> RCON/RCFD K142 + K146 + K150 + K154 <u>Prior to March 31, 2011:</u> RCON/RCFD G324 + G328 B = <u>From March 31, 2011 forward:</u> RCON/RCFD 1773 <u>Prior to March 31, 2011:</u> RCON/RCFD 1773
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UBPRJ251 Available-For-sale % Total Secs - Commercial Mtg Back Secs (Revised – no affect)	A / B A= <u>From March 31, 2011 forward:</u> RCON/RCFD K145 + K149 + K153 + K157 <u>Prior to March 31, 2011:</u> RCON/RCFD G327 + G331 B = <u>From March 31, 2011 forward:</u> RCON/RCFD 1773 <u>Prior to March 31, 2011:</u> RCON/RCFD 1773
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UBPRE584 Short Term Non Core funding (Revised)	<u>From March 31, 2011 forward:</u> RCON/RCFD K219 + K222 + A243 + B993 + B995 + 2651 + B571 + RCFNA245 <u>Prior to March 31, 2011:</u> RCON/RCFD A242 + A243 + B993 + B995 + 2800 + 2651 + B571 + RCFNA245
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<p>UBPRK445</p> <p>Non Core Liabilities \$250M (Added)</p>	<p><u>From March 31, 2010 forward:</u> RCON/RCFD J472 + 2343 + J474 + B993 + B995 + 3190 + 2200</p> <p><u>Prior to March 31, 2010:</u> RCON/RCFD 2343 + 2344 + 2604 + B993 + B995 + 3190 + 2200</p>
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<p>UBPRE585</p> <p>Non Core Liabilities (Revised – no affect)</p> <p>New Name: Non Core Liabilities \$100M</p>	<p>No Change in formula. Description changed in UBPR from “Non Core Liabilities” to “Non Core Liabilities \$100M”.</p>
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