

Noninterest Income, Expenses and Yields--Page 3

1 Personnel Expense

1.1 UBPR7400

DESCRIPTION

Personnel Expense as a percent of Average Assets

NARRATIVE

Personnel expense divided by average assets. Personnel expense includes salaries and employee benefits.

FORMULA

PCTOFANN(cc:RIAD4135[P0],uc:[UBPRD659](#)[P0])

2 Occupancy Expense

2.1 UBPRE084

DESCRIPTION

Occupancy Expense as a percent of Average Assets

NARRATIVE

Occupancy expense divided by average assets. Occupancy expense includes expenses of premises and fixed assets (net of rental income).

FORMULA

PCTOFANN(cc:RIAD4217[P0],uc:[UBPRD659](#)[P0])

3 Other Oper Exp (Incl Intangibles)

3.1 UBPRE085

DESCRIPTION

Other Operating Expense (Including Intangibles) as a percent of Average Assets

NARRATIVE

Other operating expense (including intangibles) divided by average assets.

FORMULA

PCTOFANN(uc:[UBPRD374](#)[P0],uc:[UBPRD659](#)[P0])

4 Total Overhead Expense

4.1 UBPRE005

DESCRIPTION

Non-Interest Expense as a percent of Average Assets

NARRATIVE

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

FORMULA

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

5 Overhead Less Nonint Inc**5.1 UBPRES087****DESCRIPTION**

Overhead Less Noninterest Income as a percent of Average Assets

NARRATIVE

Total overhead expense less noninterest income divided by average assets. Total overhead expense is the sum of personnel, occupancy, goodwill impairment, other intangible amortization and other operating expense. Noninterest income is income from fiduciary activities (when available), service charges on deposits, gains or losses and commissions and fees on assets held in trading accounts, foreign exchange trading gains or losses, other foreign transactions, and other noninterest income.

FORMULA

PCTOFANN(uc:[UBPRD482](#)[P0],uc:[UBPRD659](#)[P0])

6 Efficiency Ratio**6.1 UBPRES088****DESCRIPTION**

Efficiency Ratio

NARRATIVE

Total Overhead Expense expressed as a percentage of Net Interest Income (TE) plus Noninterest Income.

FORMULA

PCTOF(uc:[UBPRE037](#)[P0],uc:[UBPRE036](#)[P0])

7 Avg Personnel Exp Per Empl(\$000)**7.1 UBPRES089****DESCRIPTION**

Average Personnel Expense per Employee (\$000)

NARRATIVE

The average salary (including benefits) per employee expressed in thousands of dollars. For example, 21.35=\$21,350 average salary (including benefits) per employee per year.

FORMULA

PCTANN(cc:RIAD4135[P0],cc:RIAD4150[P0])

8 Assets Per Employee (\$Million)

8.1 UBPRES090

DESCRIPTION

Average Assets per Employee (\$000,000)

NARRATIVE

Average assets divided by the number of full-time equivalent employee on the payroll at the end of the period. Result is shown in millions of dollars.

FORMULA

PCT(uc:UBPRD336[P0],cc:RIAD4150[P0])

9 Total Loan & Leases (TE)

9.1 UBPRES091

DESCRIPTION

Yield on Total Loans and Leases (TE)

NARRATIVE

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables.

FORMULA

PCTOFANN(uc:UBPRE031[P0],uc:UBPRE386[P0])

10 Loans in Domestic Offices

10.1 UBPRES092

DESCRIPTION

Yield on Loans in Domestic Offices

NARRATIVE

Interest and fees on loans held in domestic offices divided by average domestic office loans.

FORMULA

PCTOFANN(uc:UBPRD458[P0],uc:UBPRD452[P0])

11 Real Estate

11.1 UBPRES093

DESCRIPTION

Yield on Real Estate Loans

NARRATIVE

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

FORMULA

PCTOFANN(uc:[UBPRD330](#)[P0],uc:[UBPRD212](#)[P0])

12 Secured by 1-4 Fam Resi Prop

12.1 UBPRF897

DESCRIPTION

Yield on Loans Secured by 1-4 Family Residential Property

NARRATIVE

Interest and fees on loans secured by 1-4 family real estate divided by average loans secured by 1-4 family real estate.

FORMULA

IF (uc:[UBPR9999](#)[P0] > '2008-01-01', PCTOFANN(cc:RIAD4435[P0],uc:[UBPRJ430](#)[P0]),NULL)

13 All Other Loans Sec Real Estate

13.1 UBPRF899

DESCRIPTION

Yield on All Other Loans Secured by Real Estate

NARRATIVE

Interest and fees on all other loans secured real estate divided by average loans secured by real estate.

FORMULA

IF (uc:[UBPR9999](#)[P0] > '2008-01-01', PCTOFANN(cc:RIAD4436[P0], uc:[UBPRJ431](#)[P0]),NULL)

14 Commercial & Industrial

14.1 UBPRE094

DESCRIPTION

Yield on Commercial and Industrial Loans

NARRATIVE

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

FORMULA

PCTOFANN(cc:RIAD4012[P0],uc:[UBPRD450](#)[P0])

15 Individual

15.1 UBPRES095

DESCRIPTION

Yield on Individual Loans

NARRATIVE

Interest and fees on domestic office loans to individuals for household, family and other personal expenditures, divided by average domestic loans to individuals for household, family, and other personal expenditures.

FORMULA

PCTOFANN(cc:RIADB486[P0],uc:[UBPRD177](#)[P0])

16 Credit Card

16.1 UBPRES096

DESCRIPTION

Yield on Credit Card Loans

NARRATIVE

Interest and fees on credit card plans divided by average credit card and related plans.

FORMULA

PCTOFANN(cc:RIADB485[P0],uc:[UBPRD144](#)[P0])

17 Agricultural

17.1 UBPRES097

DESCRIPTION

Yield on Agricultural Loans

NARRATIVE

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

FORMULA

IF(cc:RIAD4024[P0] > 0,PCTOFANN(cc:RIAD4024[P0],uc:[UBPRD449](#)[P0]), NULL)

18 Loans in Foreign Offices

18.1 UBPRES098

DESCRIPTION

Yield on Loans in Foreign Offices

NARRATIVE

Interest and fees on loans in foreign offices divided by average loans in foreign offices. Available for banks filing Call Report form 031.

FORMULA

PCTOFANN(cc:RIAD4059[P0],uc:[UBPRD455](#)[P0])

19 Total Investment Securities (TE)

19.1 UBPRE099

DESCRIPTION

Yield on Total Investment Securities (TE)

NARRATIVE

Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

FORMULA

PCTOFANN(uc:[UBPRE033](#)[P0],uc:[UBPRD498](#)[P0])

20 Total Investment Securities (Book)

20.1 UBPRE100

DESCRIPTION

Yield on Total Investment Securities (Book)

NARRATIVE

Income on securities not held in trading accounts, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

FORMULA

PCTOFANN(uc:[UBPRD398](#)[P0],uc:[UBPRD498](#)[P0])

21 US Treas & Agency (Excl MBS)

21.1 UBPRE101

DESCRIPTION

Yield on US Treasury and Agency Securities (Excluding MBS)

NARRATIVE

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U. S. Treasury securities and U.S. government agency obligations. Excludes mortgage backed securities. Available from March 31, 2001 forward.

FORMULA

PCTOFANN(cc:RIADB488[P0],uc:[UBPRD313](#)[P0])

22 Mortgage Backed Securities

22.1 UBPRES102

DESCRIPTION

Yield on Mortgage Backed Securities

NARRATIVE

Income on mortgage backed securities divided by the average for those securities.

FORMULA

PCTOFANN(cc:RIADB489[P0],uc:[UBPRD312](#)[P0])

23 All Other Securities

23.1 UBPRES103

DESCRIPTION

Yield on All Other Securities

NARRATIVE

Income on all other securities divided by the average for those securities. Includes taxable and tax-exempt obligations issued by state and local subdivisions.

FORMULA

PCTOFANN(cc:RIAD4060[P0],uc:[UBPRD308](#)[P0])

24 Interest-Bearing Bank Balances

24.1 UBPRES104

DESCRIPTION

Yield on Interest-Bearing Bank Balances

NARRATIVE

Interest on balances due from depository institutions divided by the average of interest-bearing balances due from depository institutions carried in domestic and foreign office.

FORMULA

PCTOFANN(cc:RIAD4115[P0],uc:[UBPRD337](#)[P0])

25 Federal Funds Sold & Resales

25.1 UBPRES105

DESCRIPTION

Yield on Federal Funds Sold and Resales

NARRATIVE

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

FORMULA

PCTOFANN(cc:RIAD4020[P0],uc:[UBPRD377](#)[P0])

26 Total Interest Bearing Deposits

26.1 UBPRES106

DESCRIPTION

Cost of Total Interest Bearing Deposits

NARRATIVE

Interest on all interest-bearing transaction, time and savings deposits in domestic and foreign offices divided by average interest-bearing transaction, time and savings deposits in domestic and foreign offices.

FORMULA

PCTOFANN(uc:[UBPRD417](#)[P0],uc:[UBPRD433](#)[P0])

27 Transaction accounts

27.1 UBPRES107

DESCRIPTION

Cost of Transaction Accounts

NARRATIVE

Interest on transaction accounts (Interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

FORMULA

PCTOFANN(cc:RIAD4508[P0],uc:[UBPRD512](#)[P0])

28 Other Savings Deposits

28.1 UBPRES108

DESCRIPTION

Cost of Other Savings Deposits

NARRATIVE

Includes interest on MMDAs and other savings deposits divided by the average of such deposits.

FORMULA

PCTOFANN(cc:RIAD0093[P0],uc:[UBPRD473](#)[P0])

29 Time Deposits

29.1 UBPRHR55

DESCRIPTION

Cost of Time Deposits

NARRATIVE

Interest on all time deposits divided by the average of time deposits From Call Report Schedule RC-K

FORMULA

PCTOFANN(uc:[UBPRHR51](#)[P0],uc:[UBPRHR54](#)[P0])

30 Foreign Office Deposits

30.1 UBPRES111

DESCRIPTION

Cost of Foreign Office Deposits

NARRATIVE

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBFs divided by the average for such deposits. Available for banks filling Call Report form 031.

FORMULA

PCTOFANN(cc:RIAD4172[P0],uc:[UBPRD358](#)[P0])

31 Federal Funds Purchased & Repos

31.1 UBPRES112

DESCRIPTION

Cost of Federal Funds Purchased and Repos

NARRATIVE

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

FORMULA

PCTOFANN(cc:RIAD4180[P0],uc:[UBPRD376](#)[P0])

32 Other Borrowed Money

32.1 UBPRES113

DESCRIPTION

Cost of Other Borrowed Money

NARRATIVE

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

FORMULA

PCTOFANN(cc:RIAD4185[P0],uc:[UBPRD432](#)[P0])

33 Subord Notes & Debentures

33.1 UBPRE114

DESCRIPTION

Cost of Subordinated Notes and Debentures

NARRATIVE

Interest on notes and debentures subordinated to deposits, divided by the average of notes and debentures subordinated to deposits.

FORMULA

PCTOFANN(cc:RIAD4200[P0],uc:[UBPRD506](#)[P0])

34 Other Interest Expense

34.1 UBPRHN99

DESCRIPTION

COST OF OTHER INTEREST EXPENSE

NARRATIVE

Other Interest Expense divided by trading liabilities and subordinated debt (used for 051 filers only)

FORMULA

PCTOFANN(cc:RIADGW44[P0],(uc:[UBPRD432](#)[P0] + uc:[UBPRD506](#)[P0]))

35 All Interest-Bearing Funds

35.1 UBPRE115

DESCRIPTION

Cost of All Interest-Bearing Funds

NARRATIVE

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses.

FORMULA

PCTOFANN(cc:RIAD4073[P0],uc:[UBPRD434](#)[P0])

36 Memo: Time Deps Over \$100M

36.1 UBPRE109

DESCRIPTION

Cost of Time Deposits Over \$100,000

NARRATIVE

Interest on time certificates of deposit of \$100,000 or more issued by domestic offices divided by the average of domestic time certificates of deposit of \$100,000 or more.

FORMULA

PCTOFANN(cc:RIADA517[P0],uc:[UBPRD352](#)[P0])

37 Memo: Time Deps Over \$250M

37.1 UBPRHR56

DESCRIPTION

Cost of Time Deposits over \$250M

NARRATIVE

Interest expense on time deposits more than \$250,000 divided average time deposits more than \$250,000 from Call Report Schedule RC-K

FORMULA

PCTOFANN(cc:RIADHK04[P0],uc:[UBPRHR57](#)[P0])

38 Fiduciary Activities

38.1 RIAD4070

DESCRIPTION

NARRATIVE

FORMULA

39 Deposit Service Charges

39.1 RIAD4080

DESCRIPTION

NARRATIVE

FORMULA

40 Trading, Vent Cap, Securtz Inc

40.1 UBPR7452

DESCRIPTION

Trading, Venture Capital, Securitization Income

NARRATIVE

From March 31, 2001 includes information from Call Report Schedule RI Trading Revenue plus Venture Capital Revenue plus Securitization Income. For prior quarters includes Trading Revenue for banks filing Call Report forms 031, 032 or 033.

FORMULA

ExistingOf(cc:RIADA220[P0],'0') + ExistingOf(cc:RIADB491[P0],'0') + cc:RIADB493[P0]

41 Inv Banking, Advisory Inc

41.1 UBPRB490

DESCRIPTION

Investment Banking, Advisory Income

NARRATIVE

From March 31, 2001 forward includes information from Call Report Schedule RI Investment Banking, Advisory, Underwriting, Brokerage Fees and Commissions.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2007-01-01',existingof(cc:RIADC886[P0],cc:RIADHT73[P0]) + existingof(cc:RIADC888[P0],0) + existingof(cc:RIADC887[P0],0),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2007-01-01',cc:RIADB490[P0], NULL))

42 Insurance Comm & Fees

42.1 UBPRE080

DESCRIPTION

Insurance Commissions and Fees

NARRATIVE

From March 31, 2001 through December 31, 2002 includes information from schedule Call Report Schedule RI Insurance Commissions and Fees. From March 31, 2003 forward includes Insurance and Reinsurance Underwriting Income plus Income From Other Insurance Activities.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2003-01-01',existingof(cc:RIADC386[P0],cc:RIADHT74[P0]) + existingof(cc:RIADC387[P0],0),IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2003-01-01',cc:RIADB494[P0], NULL))

43 Net Servicing Fees

43.1 RIADB492

DESCRIPTION

NARRATIVE

FORMULA

44 Loan & Lse Net Gains/Loss

44.1 RIAD5416

DESCRIPTION

NARRATIVE

FORMULA

45 Other Net Gains/Losses

45.1 UBPRE081

DESCRIPTION

Other Net Gains/Losses

NARRATIVE

From March 31, 2001 forward includes information from Call Report Schedule RI, Net Gains (Losses) on the Sale of Other Real Estate Owned plus Net Gains (Losses) On the Sale of Other Assets.

FORMULA

cc:RIAD5415[P0] + cc:RIADB496[P0]

46 Other Non-interest Income

46.1 RIADB497

DESCRIPTION

NARRATIVE

FORMULA

47 Non-interest Income

47.1 RIAD4079

DESCRIPTION

NARRATIVE

FORMULA

48 Personnel Expense

48.1 RIAD4135

DESCRIPTION

NARRATIVE

FORMULA

49 Occupancy Expense

49.1 RIAD4217

DESCRIPTION

NARRATIVE

FORMULA

50 Goodwill Impairment

50.1 RIADC216

DESCRIPTION

NARRATIVE

FORMULA

51 Other Intangible Amortiz

51.1 RIADC232

DESCRIPTION

NARRATIVE

FORMULA

52 Other Oper Exp(incl Intangibles)

52.1 UBPR4092

DESCRIPTION

Other Operating Expense

NARRATIVE

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

FORMULA

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

53 Non-Interest Expense**53.1 UBPRE037****DESCRIPTION**

Non-interest Expense

NARRATIVE

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

FORMULA

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

54 Domestic Banking Offices(#)**54.1 UBPRD218****DESCRIPTION**

Domestic Banking Offices (#)

NARRATIVE

The number of domestic banking offices (including the ômainö office) in operation on the reporting date.

FORMULA**55 Foreign Branches (#)****55.1 UBPRC595****DESCRIPTION**

Foreign Branches (#)

NARRATIVE

NA appears at this caption for banks that do not have foreign offices, International banking facilities (IBFs) are not included in this item.

FORMULA**56 Assets Per Domestic Office****56.1 UBPRE083****DESCRIPTION**

Assets Per Domestic Office

NARRATIVE

Average domestic assets divided by the number of domestic banking offices, expressed in thousands of dollars per office.

FORMULA

PCT(uc:[UBPRD335](#)[P0],uc:[UBPRD218](#)[P0])

Referenced Concepts

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))

UBPR3200

DESCRIPTION

Subordinated Notes and Debentures

NARRATIVE

Subordinated notes and debentures from Call Report Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3200[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3200[P0], NULL))

UBPR3353

DESCRIPTION

Quarterly Average of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3353[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3353[P0], NULL))

UBPR3355

DESCRIPTION

Quarterly Average of Other Borrowed Money

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3355[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3355[P0], NULL))

UBPR3360

DESCRIPTION

Quarterly Average of Total Loans

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3360[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3360[P0], NULL))

UBPR3365

DESCRIPTION

Quarterly Average of Federal Funds Sold and Securities Purchased Under Agreements to Resell

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3365[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3365[P0], NULL))

UBPR3368**DESCRIPTION**

Quarterly Average of Total Assets

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3368[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3368[P0], NULL))

UBPR3381**DESCRIPTION**

Quarterly Average of Interest-Bearing Balances due from Depository Institutions

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3381[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3381[P0], NULL))

UBPR3465**DESCRIPTION**

Quarterly Average of Loans Secured by 1-4 Family Residential Properties

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2008-03-31',cc:RCON3465[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2008-03-31',cc:RCON3465[P0], NULL))

UBPR3484**DESCRIPTION**

Lease Financing Receivables (Net of Unearned Income) - Quarterly Average

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3484[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3484[P0], NULL))

UBPR4010**DESCRIPTION**

Interest and Fees on Loans

NARRATIVE

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

FORMULA

cc:RIAD4010[P0]

UBPR4074

DESCRIPTION

Net Interest Income (TE)

NARRATIVE

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

FORMULA

uc:[UBPR4107](#)[P0] - cc:RIAD4073[P0]

UBPR4092

DESCRIPTION

Other Operating Expense

NARRATIVE

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

FORMULA

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

UBPR4107

DESCRIPTION

Total Interest Income (TE)

NARRATIVE

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

FORMULA

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

UBPR9565

DESCRIPTION

SIZE CODE

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, uc:[UBPRF966](#)[P0], IF(MonthOf(Context.Period.EndDate) = 6, uc:[UBPRF967](#)[P0], IF(MonthOf(Context.Period.EndDate) = 9, uc:[UBPRF968](#)[P0], IF(MonthOf(Context.Period.EndDate) = 12, uc:[UBPRF969](#)[P0], '0001'))))

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRB558

DESCRIPTION

U.S. Treasury Securities and U.S. Government Agency Obligations (Excluding Mortgage-Backed Securities)

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB558[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB558[P0], NULL))**UBPRB559**

DESCRIPTION

Mortgage-Backed Securities

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB559[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB559[P0], NULL))**UBPRB560**

DESCRIPTION

All Other Securities

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB560[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB560[P0], NULL))**UBPRB561**

DESCRIPTION

Loans to Individuals For Household, Family, and Other Personal Expenditures: Credit Cards

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB561[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB561[P0], NULL))**UBPRB562**

DESCRIPTION

Loans to Individuals For Household, Family, and Other Personal Expenditures: Other

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB562[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB562[P0], NULL))**UBPRC752**

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD142

DESCRIPTION

Institution Average Loans Amount

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR3360](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON3360[P0] + Existingof(cc:RCFN3360[P0],0),NULL))

UBPRD143

DESCRIPTION

Average Domestic Credit Card Loans

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPRB561](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '2001', '2002', '0002', '0003'),uc:[UBPRB561](#)[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRB561](#)[P0],NULL)))

UBPRD144

DESCRIPTION

Four Period Average of Quarterly Domestic Credit Card Loans

FORMULA

CAVG04X(#uc:[UBPRD143](#))

UBPRD151

DESCRIPTION

Institution Loans Calendar Year Average Amount

FORMULA

CAVG04X(#uc:[UBPRD142](#))

UBPRD154

DESCRIPTION

Institution Average Loans Domestic Amount

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RCON3360[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPRD142](#)[P0],NULL))

UBPRD176

DESCRIPTION

Average on Domestic Loans to Individuals

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',uc:UBPRB562[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND
 IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),uc:UBPRB562[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND
 uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRB562[P0],NULL)))

UBPRD177**DESCRIPTION**

Four Period Average Domestic Loans to Individuals

FORMULA

CAVG04X(#uc:UBPRD176)

UBPRD211**DESCRIPTION**

Average Domestic Real Estate Loans one-quarter Adjusted for Pushdown Accounting

FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',uc:UBPR3465[P0] + cc:RCON3466[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND
 uc:UBPR9999[P0] < '2008-01-01',cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND
 IN(uc:UBPR9565[P0],'2001','2002','0002','0003'),cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND
 uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,cc:RCON3385[P0],NULL))))

UBPRD212**DESCRIPTION**

Four Period Average Quarterly Real Estate Loans

FORMULA

CAVG04X(#uc:UBPRD211)

UBPRD218**DESCRIPTION**

Domestic Banking Offices (#)

NARRATIVE

The number of domestic banking offices (including the ômainö office) in operation on the reporting date.

FORMULA**UBPRD272****DESCRIPTION**

Institution Lease Financing Receivable Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPR3484)

UBPRD293

DESCRIPTION

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

FORMULA

UBPRD308

DESCRIPTION

Calendar Year Average of 90-Day Average of All Other Securities

FORMULA

CAVG04X(#uc:[UBPRB560](#))

UBPRD312

DESCRIPTION

Calendar Year Average of 90-Day Average of Mortgage Backed Securities

FORMULA

CAVG04X(#uc:[UBPRB559](#))

UBPRD313

DESCRIPTION

Calendar Year Average of 90-Day Average of U.S. Treasury and Agency Securities Excluding Mortgage Backed Securities

FORMULA

CAVG04X(#uc:[UBPRB558](#))

UBPRD329

DESCRIPTION

Institution Assets Per Domestic Banking Office Ratio

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCON2192[P0], NULL)

UBPRD330

DESCRIPTION

Income on Domestic Real Estate Loans

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RIAD4435[P0] + cc:RIAD4436[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RIAD4011[P0],NULL))

UBPRD335

DESCRIPTION

Domestic Assets, Net of Reserve for Bad Debt

FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR2170[P0],IF(uc:UBPR9999[P0] > '2001-01-01'
AND uc:UBPRC752[P0] = 31,uc:UBPRD329[P0],NULL))

UBPRD336**DESCRIPTION**

Institution Assets in Millions of Dollars

FORMULA

uc:UBPR2170[P0] * .001

UBPRD337**DESCRIPTION**

Institution Interest Bearing Balance Calendar Year Average Amount

FORMULA

CAVG04X(#uc:UBPR3381)

UBPRD351**DESCRIPTION**

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

FORMULA

CAVG04X(#cc:RCONA514)

UBPRD352**DESCRIPTION**

Institution Time CD of \$100,000 or More Calendar Year Average Amount

FORMULA

CAVG04X(#cc:RCONA514)

UBPRD358**DESCRIPTION**

Institution Four Period Average Interest Bearing Foreign Deposits

FORMULA

CAVG04X(#cc:RCFN3404)

UBPRD371**DESCRIPTION**

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

FORMULA

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

UBPRD374

DESCRIPTION

Other Noninterest Expense Including Amortization of Intangible Assets

FORMULA

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

UBPRD376

DESCRIPTION

Institution Federal Funds Purchased Calendar Quarter Average

FORMULA

CAVG04X(#uc:UBPR3353)

UBPRD377

DESCRIPTION

Institution Federal Fund Sold Calendar Quarter Average

FORMULA

CAVG04X(#uc:UBPR3365)

UBPRD394

DESCRIPTION

Institution Total Income Not Subject to Federal Income Taxes Amount

FORMULA

cc:RIAD4507[P0] + cc:RIAD4313[P0]

UBPRD398

DESCRIPTION

Total Interest and Dividend Income on Securities

FORMULA

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

UBPRD402

DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

FORMULA

uc:UBPRD403[P0] * ANN

UBPRD403

DESCRIPTION

Absolute Value of Total Applicable Income Taxes

FORMULA

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

UBPRD404

DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

FORMULA

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

UBPRD405

DESCRIPTION

Tax Benefit De-Annualized

FORMULA

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

UBPRD406

DESCRIPTION

Total Tax Benefit

FORMULA

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

UBPRD407

DESCRIPTION

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

FORMULA

uc:[UBPRD409](#)[P0] + uc:[UBPRD408](#)[P0]

UBPRD408

DESCRIPTION

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

FORMULA

uc:[UBPRD402](#)[P0] * ROUND(1 / .34,3)

UBPRD409

DESCRIPTION

Gross Taxable Income Annualized for Tax Equivalent Calculation

FORMULA

uc:[UBPRD410](#)[P0] * ANN

UBPRD410

DESCRIPTION

Gross Taxable Income

FORMULA

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

UBPRD412

DESCRIPTION

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

FORMULA

uc:[UBPRD413](#)[P0] * ANN

UBPRD413

DESCRIPTION

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

FORMULA

uc:[UBPRD410](#)[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD414

DESCRIPTION

Institution Tax Equivalent Adjustment For Municipal Securities

FORMULA

uc:UBPRD405[P0] * cc:RIAD4507[P0]

UBPRD417

DESCRIPTION

Interest Expense On All Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0], if(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0] + Existingof(cc:RIAD4172[P0],0), if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 41, uc:UBPRE034[P0] + cc:RIADA517[P0], if(uc:UBPR9999[P0] < = '2016-12-31' AND uc:UBPRC752[P0] = 31, uc:UBPRE034[P0] + cc:RIADA517[P0] + cc:RIAD4172[P0],null))))

UBPRD423

DESCRIPTION

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

FORMULA

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

UBPRD424

DESCRIPTION

Numeric Code that Indicates the Reporting Size of an Institution and Used During Call Report Processing.

FORMULA

IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P3Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and ExistingOf(cc:RCON2170[-P3Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and ExistingOf(cc:RCFD2170[-P3Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0,

IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, 0)))))))))

UBPRD429

DESCRIPTION

Total Investment Securities Calendar Quarter Average

FORMULA

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

UBPRD432

DESCRIPTION

Institution Total Other Liabilities For Borrowed Money Calendar Year Average Amount

FORMULA

existingof(uc:UBPRD440[P0],0)

UBPRD433

DESCRIPTION

Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount

FORMULA

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

UBPRD434

DESCRIPTION

Average Interest Bearing Liabilities Including Mortgages and Capitalized Leases

FORMULA

uc:UBPRD435[P0]

UBPRD435

DESCRIPTION

Institution Total Interest Bearing Liabilities Calendar Quarter Average

FORMULA

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

UBPRD439

DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '0001', '0002'), cc:RCON3190[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41 AND IN(uc:[UBPR9565](#)[P0], '2001', '2002', '0003'), ExistingOf(uc:[UBPR3355](#)[P0], cc:RCON3190[P0]), IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31, uc:[UBPR3355](#)[P0], NULL)))

UBPRD440

DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Year Average Amount

FORMULA

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

UBPRD441

DESCRIPTION

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

FORMULA

CAVG04X(#uc:[UBPRD439](#))

UBPRD442

DESCRIPTION

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

FORMULA

CAVG05X(#uc:[UBPRD439](#))

UBPRD449

DESCRIPTION

FOUR PERIOD AVERAGE OF AGRICULTURAL LOANS

FORMULA

CAVG04X(#cc:RCON3386)

UBPRD450

DESCRIPTION

FOUR PERIOD AVERAGE OF QUARTERLY COMMERCIAL AND INDUSTRIAL LOANS

FORMULA

CAVG04X(#cc:RCON3387)

UBPRD452

DESCRIPTION

FOUR PERIOD AVERAGE OF QUARTERLY TOTAL LOANS HELD IN DOMESTIC OFFICES

FORMULA

CAVG04X(#uc:[UBPRD154](#))

UBPRD454

DESCRIPTION

Institution Loan Income Domestic Amount

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RIAD4435[P0] + cc:RIAD4436[P0] + cc:RIAD4012[P0] + cc:RIADB485[P0] + cc:RIADB486[P0] + ExistingOf(cc:RIAD4056[P0],0) + cc:RIADB487[P0] + cc:RIAD4024[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,cc:RIAD4010[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RIAD4011[P0] + cc:RIAD4012[P0] + cc:RIADB485[P0] + cc:RIADB486[P0] + cc:RIAD4056[P0] + cc:RIADB487[P0] + cc:RIAD4024[P0],NULL)))

UBPRD455

DESCRIPTION

CALENDAR YEAR AVERAGE OF TOTAL LOANS HELD IN FOREIGN OFFICES

FORMULA

CAVG04X(#cc:RCFN3360)

UBPRD458

DESCRIPTION

TOTAL INTEREST AND FEE INCOME ON LOANS

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 41,uc:[UBPR4010](#)[P0],IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31,uc:[UBPRD454](#)[P0],NULL))

UBPRD463

DESCRIPTION

Institution Marginal Tax Rate

FORMULA

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

UBPRD473

DESCRIPTION

Four Period Average of Other Nontransactional Savings Deposits

FORMULA

CAVG04X(#cc:RCONB563)

UBPRD474**DESCRIPTION**

Four Period Average of Other Nontransactional Time Deposits

FORMULA

CAVG04X(#cc:RCONA529)

UBPRD482**DESCRIPTION**

INSTITUTION TOTAL OVERHEAD EXPENSE LESS NONINTEREST INCOME

FORMULA

uc:[UBPRE037](#)[P0] - cc:RIAD4079[P0]

UBPRD498**DESCRIPTION**

Institution Total Investment Securities Calendar Year Average Amount

FORMULA

CAVG04X(#uc:[UBPRD429](#))

UBPRD506**DESCRIPTION**

Institution Subordinated Debt by Total Assets Calendar Year Average Ratio

FORMULA

CAVG05X(#uc:[UBPR3200](#))

UBPRD512**DESCRIPTION**

Four Period Average of Interest Bearing Transaction Accounts

FORMULA

CAVG04X(#cc:RCON3485)

UBPRD519**DESCRIPTION**

Institution Total Applicable Income Taxes

FORMULA

cc:RIAD4302[P0]

UBPRD659

DESCRIPTION

Average Total Assets (\$000)

NARRATIVE

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

FORMULA

CAVG04X(#uc:[UBPRE878](#))**UBPRE030**

DESCRIPTION

Estimated Tax Benefit from Tax-Exempt Loan Income

NARRATIVE

The estimated tax benefit resulting from having tax-exempt loan and lease financing receivables income.

FORMULA

IF(uc:[UBPRD405](#)[P0] = 0,0,IF(uc:[UBPRD405](#)[P0] <> 0,uc:[UBPRD405](#)[P0] - uc:[UBPRE032](#)[P0], NULL))**UBPRE031**

DESCRIPTION

Income on Loans and Leases (TE)

NARRATIVE

Year-to-date income on loans and lease financing receivables plus the estimated tax benefit.

FORMULA

uc:[UBPR4010](#)[P0] + cc:RIAD4065[P0] + uc:[UBPRE030](#)[P0]**UBPRE032**

DESCRIPTION

Estimated Tax Benefit from Tax-Exempt Securities Income

NARRATIVE

The estimated tax benefit resulting from having tax-exempt municipal securities income.

FORMULA

IF(uc:[UBPRD405](#)[P0] = 0,0,IF(uc:[UBPRD405](#)[P0] <> 0,PCT(uc:[UBPRD414](#)[P0],uc:[UBPRD394](#)[P0]), NULL))**UBPRE033**

DESCRIPTION

Investment Interest Income (TE)

NARRATIVE

Sum of U.S. Treasury and agencies securities income, municipal securities income, the tax benefit on municipal securities income, and other securities income.

FORMULA

uc:[UBPRD398](#)[P0] + uc:[UBPRE032](#)[P0]

UBPRE034**DESCRIPTION**

Interest on All Other Deposits

NARRATIVE

Year-to-date interest expense on all deposits except time certificates of deposit of \$100,000 or more and deposits held in foreign offices, if applicable.

FORMULA

cc:RIAD4508[P0] + cc:RIADA518[P0] + cc:RIAD0093[P0]

UBPRE036**DESCRIPTION**

Adjusted Operating Income (TE)

NARRATIVE

Net interest income plus noninterest income.

FORMULA

uc:[UBPR4074](#)[P0] + cc:RIAD4079[P0]

UBPRE037**DESCRIPTION**

Non-interest Expense

NARRATIVE

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

FORMULA

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

UBPRE386**DESCRIPTION**

Average Total Loans & Leases

NARRATIVE

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

FORMULA

uc:[UBPRD151](#)[P0] + uc:[UBPRD272](#)[P0]

UBPRE878**DESCRIPTION**

Average Assets During Quarter

NARRATIVE

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

FORMULA

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

UBPRF966**DESCRIPTION**

Size Code CALC Helper 3QTRBACK

FORMULA

IF(ExistingOf(uc:[UBPRD293](#)[P0]) = 1 and ExistingOf(uc:[UBPR2170](#)[-P3Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P3Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P3Q],900000) > = 1000000, '2002',
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 1, '0003', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and
ExistingOf(uc:[UBPR2170](#)[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and
ExistingOf(uc:[UBPR2170](#)[-P3Q],25001) < = 25000, '0001','0001'))))))))

UBPRF967**DESCRIPTION**

Size Code CALC Helper 4QTRBACK

FORMULA

IF(ExistingOf(uc:[UBPRD293](#)[P0]) = 1 and ExistingOf(uc:[UBPR2170](#)[-P4Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P4Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P4Q],900000) > = 1000000, '2002',
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 1, '0003', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and
ExistingOf(uc:[UBPR2170](#)[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and
ExistingOf(uc:[UBPR2170](#)[-P4Q],25001) < = 25000, '0001','0001'))))))))

UBPRF968**DESCRIPTION**

Size Code CALC Helper 5QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0]) = 1 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],1000000) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0]) = 2 and ExistingOf(uc:UBPR2170[-P5Q],900000) > = 1000000, '2002',
 IF(ExistingOf(uc:UBPRD424[P0]) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(uc:UBPR2170[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0]) = 0 and
 ExistingOf(uc:UBPR2170[-P5Q],25001) < = 25000, '0001','0001'))))))))

UBPRF969

DESCRIPTION

Size Code CALC Helper 6QTRBACK

FORMULA

IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002',
 IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
 ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and
 ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))))

UBPRHR51

DESCRIPTION

Total Time Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RIADHK03[P0] + cc:RIADHK04[P0], cc:RIADA517[P0] + cc:RIADA518[P0])

UBPRHR52

DESCRIPTION

Average Time Deposits (sum of Time Deposits more than \$250,000 and \$250,00 and less)

FORMULA

(cc:RCONHK16[P0] + cc:RCONHK17[P0])

UBPRHR53

DESCRIPTION

Average Time Deposits (sum of Time Deposits more than \$100,000 and \$100,00 and less)

FORMULA

(cc:RCONA514[P0] + cc:RCONA529[P0])

UBPRHR54

DESCRIPTION

Four Period Average of Time Deposits

FORMULA

if(uc:UBPR9999[P0] > = '2017-03-31', CAVG04X(#uc:UBPRHR52),CAVG04X(#uc:UBPRHR53))

UBPRHR57

DESCRIPTION

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

FORMULA

CAVG04X(#cc:RCONHK17)

UBPRHR58

DESCRIPTION

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

FORMULA

CAVG04X(#cc:RCONHK16)

UBPRJ430

DESCRIPTION

Calendar Year Average of 90-Day Averages For Loans Secured by 1-4 Family Residences

FORMULA

IF (uc:[UBPR9999](#)[P0] >'2008-01-01', CAVG04X(#uc:[UBPR3465](#)),NULL)

UBPRJ431

DESCRIPTION

Calendar Year Average of 90-Day Averages For Loans Secured by Other Real Estate Loans

FORMULA

IF (uc:[UBPR9999](#)[P0] >'2008-01-01', CAVG04X(#cc:RCON3466),NULL)