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
\[
\text{PCTOANN(uc:UBPRE037[P0],uc:UBPRD659[P0])}
\]

5 Overhead Less Nonint Inc

5.1 UBPRE087

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
\[
\text{PCTOANN(uc:UBPRD482[P0],uc:UBPRD659[P0])}
\]

6 Efficiency Ratio

6.1 UBPRE088

DESCRIPTION
Efficiency Ratio

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

FORMULA
\[
\text{PCTOF(uc:UBPRE037[P0],uc:UBPRE036[P0])}
\]

7 Avg Personnel Exp Per Empl($000)

7.1 UBPRE089

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
8 Assets Per Employee ($Million)

8.1 UBPRE090

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 UBPRE091

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 UBPRE092

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 UBPRE093

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 UBPRE095

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 UBPRE096

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 UBPRE097

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 UBPRE098

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

FORMULA
PCTOFANN(cc:RIADB488[P0],uc:UBPRD313[P0])
22 Mortgage Backed Securities

22.1 UBPRE102

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 UBPRE103

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 UBPRE104

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 UBPRE105

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 UBPRE106

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 UBPRE107

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 UBPRE108

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 UBPRE111

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 UBPRE112

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 UBPRE113

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
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.
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

54 Domestic Banking Offices (#)

54.1 UBPRD218

DESCRIPTION
Domestic Banking Offices (#)

NARRATIVE
The number of domestic banking offices (including the main 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
\[
\text{PCT(uc:UBPRD335[P0],uc:UBPRD218[P0])}
\]
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

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

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

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

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 Expeditures: 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 Expeditures: 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

UBPRD143
DESCRIPTION
Average Domestic Credit Card Loans
FORMULA

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

UBPRD176
DESCRIPTION
Average on Domestic Loans to Individuals
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

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 ômainô 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

UBPRD335
DESCRIPTION
Domestic Assets, Net of Reserve for Bad Debt

FORMULA

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

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

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] * IF(uc:UBPR9999 > '2018-01-01', 4.762, 2.941)

**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
**UBPRD405**

* cc:RIAD4507

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**UBPRD417**

**DESCRIPTION**

Interest Expense On All Deposits

**FORMULA**

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

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**UBPRD423**

**DESCRIPTION**

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

**FORMULA**

\[
\text{(cc:RIAD4507} + \text{cc:RIAD4313}) \times \text{ANN}
\]

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**UBPRD424**

**DESCRIPTION**

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

**FORMULA**

\[
\text{IF(MonthOf(Context.Period.EndDate) = 3, IF(ExistingOf(uc:UBPRC752[-P3Q],41) = 41 and \text{ExistingOf(cc:RCON2170[-P3Q],100001} < 100000, 0, \text{IF(ExistingOf(uc:UBPRC752[-P3Q],31) = 31 and \text{ExistingOf(cc:RCON2170[-P3Q],100001} < 100000, 0, \text{IF(ExistingOf(uc:UBPRC752[-P3Q],90000)} = 90000, 1, \text{IF(ExistingOf(uc:UBPRC752[-P3Q],31}) = 31 and \text{ExistingOf(cc:RCON2170[-P3Q],90000)} = 90000, 1, \text{IF(ExistingOf(cc:RCON2170[-P3Q],200000)} = 200000, 0))))}, \text{IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and \text{ExistingOf(cc:RCON2170[-P4Q],100001} < 100000, 0, \text{IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and \text{ExistingOf(cc:RCON2170[-P4Q],100001} < 100000, 0, \text{IF(ExistingOf(uc:UBPRC752[-P4Q],90000)} = 90000, 1, \text{IF(ExistingOf(cc:RCON2170[-P4Q],200000)} = 200000, 0))))}, \text{IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and \text{ExistingOf(cc:RCON2170[-P5Q],100001} < 100000, 0, \text{IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and \text{ExistingOf(cc:RCON2170[-P5Q],100001} < 100000, 0, \text{IF(ExistingOf(cc:RCON2170[-P5Q],200000)} = 200000, 0))))}, \text{IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and \text{ExistingOf(cc:RCON2170[-P6Q],100001} < 100000, 0, \text{IF(ExistingOf(uc:UBPRC752[-P6Q],31} = 31 and \text{ExistingOf(cc:RCON2170[-P6Q],100001} < 100000, 0, \text{null}))}))
\]

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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

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
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

**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

**UBPRD463**

DESCRIPTION
Institution Marginal Tax Rate

FORMULA

**UBPRD473**

Updated Jul 02 2019
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

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:UBPRD242[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],1000001) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD242[P0]) = 2 and ExistingOf(uc:UBPR2170[-P3Q],900000) >= 1000000, '2002',
IF(ExistingOf(uc:UBPRD242[P0]) = 1, '0003', IF(ExistingOf(uc:UBPR424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P3Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPR424[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:UBPRD242[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],1000000) < 1000000, '2001',
IF(ExistingOf(uc:UBPRD242[P0]) = 2 and ExistingOf(uc:UBPR2170[-P4Q],900000) >= 1000000, '2002',
IF(ExistingOf(uc:UBPRD242[P0]) = 1, '0003', IF(ExistingOf(uc:UBPR424[P0]) = 0 and
ExistingOf(uc:UBPR2170[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:UBPR424[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)