

# 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 Full Service Domestic Banking Branches (#)****54.1 UBPRD218****DESCRIPTION**

Full Service Domestic Banking Branches (#)

**NARRATIVE**

The total number of full service domestic branches (including the main office) operated in the U.S. by an institution as of a specific 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**

Full Service Domestic Banking Branches (#)

**NARRATIVE**

The total number of full service domestic branches (including the main office) operated in the U.S. by an institution as of a specific 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 AND uc:UBPRD409[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] \* 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

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))))),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)