1 Interest and Fees on Loans

1.1 UBPR4010
DESCRIPTION
Interest and Fees on Loans
NARRATIVE
Year-to-date interest and fee income on loans.
FORMULA
cr:RIAD4010[P0]

1.2 UBPRE044
DESCRIPTION
Interest and Fees on Loans one-year growth rate
NARRATIVE
The one-year growth rate in interest and fees on loans. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYI(#uc:UBPR4010,1)

2 Income From Lease Financing

2.1 RIAD4065
DESCRIPTION
NARRATIVE
FORMULA

2.2 UBPRE045
DESCRIPTION
Income from Lease Financing one-year growth rate
NARRATIVE
The one-year growth rate in income from lease financing. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#cc:RIAD4065,1)
3 Tax-Exempt

3.1 RIAD4313
DESCRIPTION
NARRATIVE
FORMULA

3.2 UBPRE046
DESCRIPTION
Tax-Exempt Income on Loans and Leases
NARRATIVE
The one-year growth rate in tax-exempt income on loans and leases. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYI(#cc:RIAD4313,1)

4 Estimated Tax Benefit

4.1 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))

4.2 UBPRL110
DESCRIPTION
Estimated Tax Benefit from Tax-Exempt Loan Income one-year growth rate
NARRATIVE
The one-year growth rate in the estimated tax benefit from tax-exempt loan income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#uc:UBPRE030,1)

5 Income on Loans & Leases (TE)
5.1 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]

5.2 UBPRE047

DESCRIPTION
Income on Loans and Leases (TE) one-year growth rate

NARRATIVE
The one-year growth rate in income on loans and leases (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYI(#uc:UBPRE031,1)

6 US Treas & Agency (Excl MBS)

6.1 RIADB488

DESCRIPTION

NARRATIVE

FORMULA

6.2 UBPRE048

DESCRIPTION
US Treasury and Agency (Excluding MBS) Income one-year growth rate

NARRATIVE
The one-year growth rate in US Treasury and Agency (excluding MBS) income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
IF(uc:UBPR9999[P0] > '2002-01-01',CHANGEYI(#cc:RIADB488,1), NULL)

7 Mortgage Backed Securities

7.1 RIADB489
7.2 UBPRE049

DESCRIPTION
Mortgage Backed Securities Income one-year growth rate

NARRATIVE
The one-year growth rate in mortgage backed securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
\[
\text{IF}(\text{uc:UBPR9999}[\text{P0}] > '2002-01-01', \text{CHANGEYI}((\#cc:\text{RIADB489},1), \text{NULL}))
\]

8 Estimated Tax Benefit

8.1 UBPRE032

DESCRIPTION
Estimated Tax Benefit from Tax-Exempt Securities Income

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

FORMULA
\[
\text{IF}(\text{uc:UBPRD405}[\text{P0}] = 0, 0, \text{IF}(\text{uc:UBPRD405}[\text{P0}] <> 0, \text{PCT}(\text{uc:UBPRD414}[\text{P0}], \text{uc:UBPRD394}[\text{P0}]), \text{NULL}))
\]

8.2 UBPRL111

DESCRIPTION
Estimated Tax Benefit from Tax-Exempt Securities Income one-year growth rate

NARRATIVE
The one-year growth rate in the estimated tax benefit from tax-exempt securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
\[
\text{CHANGEYA}(\text{uc:UBPRE032},1)
\]

9 All Other Securities

9.1 RIAD4060

DESCRIPTION

NARRATIVE
9.2 UBPRE050

DESCRIPTION
All Other Securities Income one-year growth rate

NARRATIVE
The one-year growth rate in all other securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
IF(uc:UBPR9999[P0] > '2002-01-01',CHANGEYI(#cc:RIAD4060,1), NULL)

10 Tax-Exempt Securities Income

10.1 RIAD4507

DESCRIPTION

NARRATIVE
The one-year growth rate in tax-exempt securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYI(#cc:RIAD4507,1)

11 Investment Interest Income (TE)

11.1 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]
11.2 UBPRE052

DESCRIPTION
Investment Interest Income (TE) one-year growth rate

NARRATIVE
The one-year growth rate in investment interest income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE033,1)

12 Interest on Due From Banks

12.1 RIAD4115

DESCRIPTION

NARRATIVE

FORMULA

12.2 UBPRE053

DESCRIPTION
Interest on Due From Banks 1-year growth rate

NARRATIVE

FORMULA

CHANGEYA(#cc:RIAD4115,1)

13 Int on Fed Funds Sold & Resales

13.1 RIAD4020

DESCRIPTION

FORMULA

13.2 UBPRE054

DESCRIPTION
Interest on Federal Funds Sold/Resales one-year growth rate

NARRATIVE
The one-year growth rate in interest on federal funds sold/resales. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYI(#cc:RIAD4020,1)

14 Trading Account Income

14.1 RIAD4069

DESCRIPTION

NARRATIVE

FORMULA

14.2 UBPRE055

DESCRIPTION

Trading Account Income one-year growth rate

NARRATIVE

The one-year growth rate in trading account income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYI(#cc:RIAD4069,1)

15 Other Interest Income

15.1 RIAD4518

DESCRIPTION

NARRATIVE

FORMULA

15.2 UBPRE056

DESCRIPTION

Other Interest Income one-year growth rate

NARRATIVE

The one-year growth rate in other interest income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',CHANGEYI(#cc:RIAD4518,1), NULL)
16 Total Interest Income (TE)

16.1 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
\[ \text{uc:UBPR4010[P0]} + \text{cc:RIAD4065[P0]} + \text{cc:RIAD4115[P0]} + \text{uc:UBPRD398[P0]} + \text{ExistingOf(cc:RIAD4069[P0], '0') + cc:RIAD4020[P0]} + \text{cc:RIAD4518[P0]} + \text{uc:UBPRD405[P0]} \]

16.2 UBPRE057

DESCRIPTION
Total Interest Income (TE) one-year growth rate

NARRATIVE
The one-year growth rate in total interest income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
\[ \text{CHANGEYI(#uc:UBPR4107,1)} \]

17 Int on Deposits in Foreign Off

17.1 RIAD4172

DESCRIPTION

FORMULA

17.2 UBPRE058

DESCRIPTION
Interest on Deposits in Foreign Offices one-year growth rate

NARRATIVE
The one-year growth rate in interest on deposits in foreign offices. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
\[ \text{CHANGEYI(#cc:RIAD4172,1)} \]
18 Interest on Domestic Deposits

18.1 UBPRHR48

DESCRIPTION
Interest on Domestic Deposits

NARRATIVE
For March 2017 and after the sum of Transaction Accounts, Savings Deposits, Time Deposits $250,000 or less and Time Deposits more than $250,000. For periods prior to March 2017 the sum of Transaction Accounts, Savings Deposits, Time Deposits of $100,000 or more and Time Deposits of less than $100,000.

FORMULA
IF(uc:UBPR9999[P0] > '2017-01-01', cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK03[P0] + cc:RIADHK04[P0], uc:UBPRE034[P0] + cc:RIADA517[P0])

18.2 UBPRHR49

DESCRIPTION
Interest on Domestic Deposits One Year Growth Rate

NARRATIVE
Interest on Domestic Deposits One Year Growth Rate

FORMULA
CHANGEYA(#uc:UBPRHR48,1)

19 Int on Fed Funds Purch & Repos

19.1 RIAD4180

DESCRIPTION

NARRATIVE

FORMULA

19.2 UBPRE061

DESCRIPTION
Interest on Federal Funds Purchased and Repos one-year growth rate

NARRATIVE
The one-year growth rate in interest on federal funds purchased and repos. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYI(#cc:RIAD4180,1)

20 Int Trad Liab & Oth Borrowings
20.1 RIAD4185
DESCRIPTION
NARRATIVE
FORMULA

20.2 UBPRE062
DESCRIPTION
Interest on Trading Liabilities and Other Borrowings one-year growth rate
NARRATIVE
The one-year growth rate in interest on trading liabilities and other borrowings. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#cc:RIAD4185,1)

21 Int on Sub Notes & Debentures
21.1 RIAD4200
DESCRIPTION
NARRATIVE
FORMULA

21.2 UBPRE064
DESCRIPTION
Interest on Subordinated Notes and Debentures one-year growth rate
NARRATIVE
The one-year growth rate in interest on Subordinated Notes and Debentures. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYI(#cc:RIAD4200,1)

22 Other Interest Expense
22.1 RIADGW44
DESCRIPTION
NARRATIVE
FORMULA
22.2 UBPRHN98
DESCRIPTION
OTHER INTEREST EXPENSE ONE YEAR GROWTH RATE
NARRATIVE
FORMULA
CHANGEYA(#cc:RIADGW44,1)

23 Total Interest Expense

23.1 RIAD4073
DESCRIPTION
NARRATIVE
FORMULA

23.2 UBPRE065
DESCRIPTION
Total Interest Expense one-year growth rate
NARRATIVE
The one-year growth rate in total interest expense. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYI(#cc:RIAD4073,1)

24 Net Interest Income (TE)

24.1 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]

24.2 UBPRE066
DESCRIPTION
Net Interest Income (TE) one-year growth rate
NARRATIVE
The one-year growth rate in net interest income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPR4074,1)

25 Non-interest Income

25.1 RIAD4079
DESCRIPTION
NARRATIVE
FORMULA

25.2 UBPRE067
DESCRIPTION
Non-interest Income one-year growth rate
NARRATIVE
The one-year growth rate in non-interest income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#cc:RIAD4079,1)

26 Adjusted Operating Income (TE)

26.1 UBPRE036
DESCRIPTION
Adjusted Operating Income (TE)
NARRATIVE
Net interest income plus noninterest income.
FORMULA
uc:UBPR4074[P0] + cc:RIAD4079[P0]

26.2 UBPRE068
DESCRIPTION
Adjusted Operating Income (TE) one-year growth rate
NARRATIVE
The one-year growth rate in adjusted operating income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE036,1)

27 Non-Interest Expense

27.1 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

27.2 UBPRE069

DESCRIPTION
Non-interest Expense one-year growth rate

NARRATIVE
The one-year growth rate in non-interest expense. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE037,1)

28 Pre-Provision Net Revenue (TE)

28.1 UBPRPG64

DESCRIPTION
Pre Provision Net Revenue YTD $ (TE)

NARRATIVE
Pre Provision Net Revenue YTD $ (TE)

FORMULA
uc:UBPRE036[P0] - uc:UBPRE037[P0]

28.2 UBPRPG65

DESCRIPTION
Pre Provision Net Revenue 1 Year Growth (TE)

NARRATIVE
Pre Provision Net Revenue 1 Year Growth (TE)

FORMULA
CHANGEYA(#uc:UBPRPG64,1)

29 Provision: Loan & Lease Losses

29.1 RIAD4230

DESCRIPTION

FORMULA

29.2 UBPRE070

DESCRIPTION
Provision for Loan and Lease Losses one-year growth rate

NARRATIVE
The one-year growth rate in the provision for loan and lease losses. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#cc:RIAD4230,1)

30 Provision: Credit Losses Other Assets

30.1 UBPRKW06

DESCRIPTION
Provision for credit losses on all other assets

NARRATIVE

FORMULA

30.2 UBPRKW08

DESCRIPTION
Provision for credit losses on all other assets one-year growth rate

NARRATIVE
The one-year growth rate in the provision for credit losses on all other assets. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYI(#uc:UBPRKW06,1)

31 Pretax Operating Income (TE)

31.1 UBPRE038
DESCRIPTION
Pretax Operating Income (TE)

NARRATIVE
The sum of year-to-date total tax equivalent interest income plus non-interest income less interest expense, non-interest expense, provision for possible loan and lease financing

FORMULA
cc:RIAD4301[P0] - uc:UBPRD309[P0] - ExistingOf(cc:RIADHT70[P0],0') + uc:UBPRD405[P0]

31.2 UBPRE071
DESCRIPTION
Pretax Operating Income (TE) one-year growth rate

NARRATIVE
The one-year growth rate in pretax operating income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE038,1)

32 Realized G/L Hld-to-Maturity Sec

32.1 RIAD3521
DESCRIPTION

NARRATIVE

FORMULA

32.2 UBPRE072
DESCRIPTION
Realized Gains (Losses) on Held-to-Maturity Securities one-year growth rate

NARRATIVE
The one-year growth rate on realized gains (losses) on held to maturity securities. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#cc:RIAD3521,1)

33 Realized G/L Avail-for Sale Sec

33.1 RIAD3196
DESCRIPTION
NARRATIVE
FORMULA

33.2 UBPRE073
DESCRIPTION
Realized Gains (Losses) on Available for Sale Securities one-year growth rate
NARRATIVE
The one-year growth rate in realized gains (losses) on available for sale securities. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#cc:RIAD3196,1)

34 Unrealized G/L Equity Securities

34.1 RIADHT70
DESCRIPTION
NARRATIVE
FORMULA

34.2 UBPRJA34
DESCRIPTION
Unrealized holding gains (losses) on equity securities not held for trading 1 year percent change
NARRATIVE
The one-year growth rate in unrealized holding gains (losses) on equity securities. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#cc:RIADHT70,1)
35 Pretax Net Operating Inc (TE)

35.1 UBPRE039

DESCRIPTION
Pretax Net Operating Income (TE)

NARRATIVE
The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

FORMULA
cc:RIAD4301[P0] + uc:UBPRD405[P0]

35.2 UBPRE074

DESCRIPTION
Pretax Net Operating Income (TE) one-year growth rate

NARRATIVE
The one-year growth rate in pretax net operating income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE039,1)

36 Applicable Income Taxes

36.1 RIAD4302

DESCRIPTION

NARRATIVE

FORMULA

36.2 UBPRL112

DESCRIPTION
Applicable Income Taxes one-year growth rate

NARRATIVE
The one-year growth rate in applicable income taxes. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#cc:RIAD4302,1)

37 Current Tax Equiv Adjustment
### 37.1 UBPRE040

**DESCRIPTION**
Current Tax Equivalent Adjustment

**NARRATIVE**
Reverses the current part of the tax benefit included in interest income on loans and leases and securities. The current tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to current period income.

**FORMULA**

\[
\text{IF(uc:UBPRD394[P0] < 0,0,IF(uc:UBPRD413[P0] > -1,uc:UBPRD405[P0],IF(uc:UBPRD410[P0] < 0,0,IF(((uc:UBPRD413[P0] < 1) AND (uc:UBPRD410[P0] > -1) AND (uc:UBPRD410[P0] < uc:UBPRD405[P0])),uc:UBPRD410[P0],IF(uc:UBPRD413[P0] < 1 AND uc:UBPRD410[P0] > -1,uc:UBPRD405[P0],0)))))}
\]

### 37.2 UBPRL113

**DESCRIPTION**
Current Tax Equivalent Adjustment one-year growth rate

**NARRATIVE**
The one-year growth rate in the current tax equivalent adjustment. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

**FORMULA**

\[
\text{CHANGEYA(#uc:UBPRE040,1)}
\]

### 38 Other Tax Equiv Adjustments

#### 38.1 UBPRE041

**DESCRIPTION**
Other Tax Equivalent Adjustments

**NARRATIVE**
Reverses the remainder of the tax-equivalent adjustment included in interest income on loans and leases and securities. The other tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to tax loss carry backs.

**FORMULA**

\[
\text{uc:UBPRD405[P0] - uc:UBPRE040[P0]}
\]

#### 38.2 UBPRL114

**DESCRIPTION**
Other Tax-Equivalent Adjustments one-year growth rate

**NARRATIVE**
The one-year growth rate in other tax-equivalent adjustments. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#uc:UBPRE041,1)

39 Applicable Income Taxes (TE)

39.1 UBPRE042

DESCRIPTION
Applicable Income Taxes (TE)

NARRATIVE
Applicable income taxes plus the tax benefit on tax-exempt income; current tax-equivalent adjustment plus other tax-equivalent adjustments.

FORMULA
cc:RIAD4302[P0] + uc:UBPRD405[P0]

39.2 UBPRL115

DESCRIPTION
Applicable Income Taxes (TE) one-year growth rate

NARRATIVE
The one-year growth rate in applicable income taxes (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE042,1)

40 Net Operating Income

40.1 RIAD4300

DESCRIPTION

NARRATIVE

FORMULA

40.2 UBPRE075

DESCRIPTION
Net Operating Income one-year growth rate

NARRATIVE
The one-year growth rate in net operating income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
41 Net Discontinued / Extraordinary Items

41.1 UBPRGW51

DESCRIPTION
DISCONTINUED OPERATIONS AND EXTRAORDINARY ITEMS

NARRATIVE
FORMULA
ExistingOf(cc:RIADFT28[P0], cc:RIAD4320[P0])

41.2 UBPRL116

DESCRIPTION
Net Discontinued/Extraordinary Items one-year growth rate

NARRATIVE
The one-year growth rate in net discontinued operations/extraordinary items. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRGW51,1)

42 Net Inc Noncontrolling Minority Interests

42.1 RIADG103

DESCRIPTION
NARRATIVE
FORMULA

42.2 UBPRL117

DESCRIPTION
Net Income Attributable to Noncontrolling Minority Interests one-year growth rate

NARRATIVE
The one-year growth rate in net income attributable to noncontrolling minority interests. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#cc:RIADG103,1)

43 Net Income
43.1 UBPR4340
DESCRIPTION
Net Income
NARRATIVE
Net Income from Call Report Schedule RI.
FORMULA
cc:RIAD4340[P0]

43.2 UBPRE076
DESCRIPTION
Net Income one-year growth rate
NARRATIVE
The one-year growth rate in net income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#cc:RIAD4340,1)

44 Cash Dividends Declared
44.1 UBPRE625
DESCRIPTION
Cash Dividends Declared
NARRATIVE
All cash dividends declared on common and preferred stock year to date.
FORMULA
cc:RIAD4460[P0] + cc:RIAD4470[P0]

44.2 UBPRE077
DESCRIPTION
Cash Dividends Declared one-year growth rate
NARRATIVE
The one-year growth rate in cash dividends declared. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
FORMULA
CHANGEYA(#uc:UBPRE625,1)
45 Retained Earnings

45.1 UBPRE043

DESCRIPTION
Retained Earnings

NARRATIVE
Net income minus cash dividends declared year-to-date.

FORMULA
cc:RIAD4340[P0] - uc:UBPRE625[P0]

45.2 UBPRE078

DESCRIPTION
Retained Earnings one-year growth rate

NARRATIVE
The one-year growth rate in retained earnings. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
CHANGEYA(#uc:UBPRE043,1)

46 Memo: Net International Income

46.1 UBPR4341

DESCRIPTION
Memorandum: Net International Income

NARRATIVE
Estimated net income attributable to international operations. Available for banks filing Call Report form 031 only.

FORMULA

46.2 UBPRE079

DESCRIPTION
Memo: Net International Income one-year growth rate

NARRATIVE
The one-year growth rate in net international income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA
47 Memo: Interest on Time Dep Over Ins Limit

47.1 UBPRPG62

DESCRIPTION
Interest on Time Deposits over Insurance limit YTD.

NARRATIVE
Interest on Time Deposits over Insurance limit YTD. Over $250M starting 3/31/17 or $100M before 3/31/17. Note: FDIC insurance of $250M went into effect on a temporary basis in October of 2008 and became permanent in July of 2010. Call Report instructions did not update to $250M until 2017. So between late 2008 and 2017 this figure is based on the old insurance limit of $100M

FORMULA
Existingof(cc:RIADHK04[P0], cc:RIADA517[P0])

47.2 UBPRPG63

DESCRIPTION
One year growth rate of Interest on Time Deposits over Insurance limit

NARRATIVE
One year growth rate of interest on time deposits over insurance limit. Over $250M starting 3/31/17 or $100M before 3/31/17. Note: FDIC insurance of $250M went into effect on a temporary basis in October of 2008 and became permanent in July of 2010. Call Report instructions did not update to $250M until 2017. So between late 2008 and 2017 this figure is based on the old insurance limit of $100M

FORMULA
CHANGEYA(#uc:UBPRPG62,1)
Referenced Concepts

**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
Memorandum: Net International Income

Estimated net income attributable to international operations. Available for banks filing Call Report form 031 only.

**FORMULA**

```
```

**UBPR9999**

**DESCRIPTION**
Reporting Date (CC,YR,MO,DA)

**FORMULA**
Context.Period.EndDate

**UBPRC752**

**DESCRIPTION**
REPORTING FORM NUMBER

**FORMULA**

**UBPRD309**

**DESCRIPTION**
Institution Gross Security Gain or Loss on Investment Securities Amount

**FORMULA**
cc:RIAD3521[P0] + cc:RIAD3196[P0]

**UBPRD371**

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

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

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

**UBPRD412**

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

**FORMULA**
**UBPRD413**

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

**FORMULA**
\[ \text{uc:UBPRD410[P0]} - \text{cc:RIAD4507[P0]} - \text{cc:RIAD4313[P0]} \]

**UBPRD414**

**DESCRIPTION**
Institution Tax Equivalent Adjustment For Municipal Securities

**FORMULA**
\[ \text{uc:UBPRD405[P0]} \times \text{cc:RIAD4507[P0]} \]

**UBPRD423**

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

**FORMULA**
\[ (\text{cc:RIAD4507[P0]} + \text{cc:RIAD4313[P0]}) \times \text{ANN} \]

**UBPRD463**

**DESCRIPTION**
Institution Marginal Tax Rate

**FORMULA**
\[
\begin{align*}
&\text{IF(uc:UBPR9999[P0] > '2018-01-01' AND uc:UBPRD410[P0] > 0, 0.21, IF((uc:UBPRD410[P0] \times \text{ANN}) > 0 AND (uc:UBPRD410[P0] \times \text{ANN}) < 50, 0.15, IF((uc:UBPRD410[P0] \times \text{ANN}) > 50 AND (uc:UBPRD410[P0] \times \text{ANN}) < 75, 0.25, IF((uc:UBPRD410[P0] \times \text{ANN}) > 75 AND (uc:UBPRD410[P0] \times \text{ANN}) < 10000, 0.34, IF((uc:UBPRD410[P0] \times \text{ANN}) > 10000, 0.35, 0)))))}\end{align*}
\]

**UBPRD519**

**DESCRIPTION**
Institution Total Applicable Income Taxes

**FORMULA**
\[ \text{cc:RIAD4302[P0]} \]

**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**

\[
\text{IF}(\text{uc:UBPRD405[P0]} = 0, 0, \text{IF}(\text{uc:UBPRD405[P0]} <> 0, \text{uc:UBPRD405[P0]} - \text{uc:UBPRE032[P0]}, \text{NULL}))
\]

**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**

\[
\text{uc:UBPR4010[P0]} + \text{cc:RIAD4065[P0]} + \text{uc:UBPRE030[P0]}
\]

**UBPRE032**

**DESCRIPTION**
Estimated Tax Benefit from Tax-Exempt Securities Income

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

**FORMULA**

\[
\text{IF}(\text{uc:UBPRD405[P0]} = 0, 0, \text{IF}(\text{uc:UBPRD405[P0]} <> 0, \text{PCT}(\text{uc:UBPRD414[P0]}, \text{uc:UBPRD394[P0]}), \text{NULL}))
\]

**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**

\[
\text{uc:UBPRD398[P0]} + \text{uc:UBPRE032[P0]}
\]

**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**

\[
\text{cc:RIAD4508[P0]} + \text{cc:RIADA518[P0]} + \text{cc:RIAD0093[P0]}
\]
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

UBPRE038
DESCRIPTION
Pretax Operating Income (TE)
NARRATIVE
The sum of year-to-date total tax equivalent interest income plus non-interest income less interest expense, non-interest expense, provision for possible loan and lease financing
FORMULA
cc:RIAD4301[P0] - uc:UBPRD309[P0] - ExistingOf(cc:RIADHT70[P0], '0') + uc:UBPRD405[P0]

UBPRE039
DESCRIPTION
Pretax Net Operating Income (TE)
NARRATIVE
The sum of year-to-date pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.
FORMULA
cc:RIAD4301[P0] + uc:UBPRD405[P0]

UBPRE040
DESCRIPTION
Current Tax Equivalent Adjustment
NARRATIVE
Reverses the current part of the tax benefit included in interest income on loans and leases and securities. The current
tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to current period income.

FORMULA
IF(uc:UBPRD394[P0] < 0,0,IF(uc:UBPRD413[P0] > -1,uc:UBPRD405[P0],IF(uc:UBPRD410[P0] < 0,0,IF(((uc:UBPRD413[P0] < 1) AND (uc:UBPRD410[P0] > -1) AND (uc:UBPRD410[P0] < uc:UBPRD405[P0])),uc:UBPRD410[P0],IF(uc:UBPRD413[P0] < 1 AND uc:UBPRD410[P0] > -1,uc:UBPRD405[P0],0)))))

UBPRE041
DESCRIPTION
Other Tax Equivalent Adjustments

NARRATIVE
Reverses the remainder of the tax-equivalent adjustment included in interest income on loans and leases and securities. The other tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to tax loss carry backs.

FORMULA
uc:UBPRD405[P0] - uc:UBPRE040[P0]

UBPRE042
DESCRIPTION
Applicable Income Taxes (TE)

NARRATIVE
Applicable income taxes plus the tax benefit on tax-exempt income; current tax-equivalent adjustment plus other tax-equivalent adjustments.

FORMULA
c:RIAD4302[P0] + uc:UBPRD405[P0]

UBPRE043
DESCRIPTION
Retained Earnings

NARRATIVE
Net income minus cash dividends declared year-to-date.

FORMULA
c:RIAD4340[P0] - uc:UBPRE625[P0]

UBPRE625
DESCRIPTION
Cash Dividends Declared

NARRATIVE
All cash dividends declared on common and preferred stock year to date.

**FORMULA**

\[ \text{cc:RIAD4460[P0]} + \text{cc:RIAD4470[P0]} \]

**UBPRGW51**

**DESCRIPTION**

DISCONTINUED OPERATIONS AND EXTRAORDINARY ITEMS

**FORMULA**

ExistingOf(cc:RIADFT28[P0], cc:RIAD4320[P0])

**UBPRHR48**

**DESCRIPTION**

Interest on Domestic Deposits

**NARRATIVE**

For March 2017 and after the sum of Transaction Accounts, Savings Deposits, Time Deposits $250,000 or less and Time Deposits more than $250,000. For periods prior to March 2017 the sum of Transaction Accounts, Savings Deposits, Time Deposits of $100,000 or more and Time Deposits of less than $100,000.

**FORMULA**

\[
\begin{align*}
\text{IF}(\text{uc:UBPR9999[P0]} > '2017-01-01', \text{cc:RIAD4508[P0]} + \text{cc:RIAD0093[P0]} + \text{cc:RIADHK03[P0]} + \text{cc:RIADHK04[P0]}, \\
\text{uc:UBPRE034[P0]} + \text{cc:RIADA517[P0]})
\end{align*}
\]

**UBPRKW06**

**DESCRIPTION**

Provision for credit losses on all other assets

**FORMULA**

\[
\begin{align*}
\text{IF}(\text{uc:UBPR9999[P0]} > '2019-01-01', \text{cc:RIADJH90[P0]} + \text{cc:RIADJH96[P0]} + \text{cc:RIADJ02[P0]} + (\text{cc:RIADJ33[P0]} - \text{cc:RIAD4230[P0]} - \text{cc:RIADJH90[P0]} - \text{cc:RIADJH96[P0]} - \text{cc:RIADJ02[P0]}), \text{NULL})
\end{align*}
\]

**UBPRPG62**

**DESCRIPTION**

Interest on Time Deposits over Insurance limit YTD.

**NARRATIVE**

Interest on Time Deposits over Insurance limit YTD. Over $250M starting 3/31/17 or $100M before 3/31/17. Note: FDIC insurance of $250M went into effect on a temporary basis in October of 2008 and became permanent in July of 2010. Call Report instructions did not update to $250M until 2017. So between late 2008 and 2017 this figure is based on the old insurance limit of $100M

**FORMULA**

\[ \text{Existingof(cc:RIADHK04[P0], cc:RIADA517[P0])} \]

**UBPRPG64**
DESCRIPTION
Pre Provision Net Revenue YTD $ (TE)

NARRATIVE
Pre Provision Net Revenue YTD $ (TE)

FORMULA
uc:UBPRE036[P0] - uc:UBPRE037[P0]