One Quarter Annualized Income Analysis--Page 12

1 Interest Income (TE)

1.1 UBPRE665

DESCRIPTION
Interest Income (TE) - One Qtr Ann

NARRATIVE
One quarter annualized interest income (tax equivalent) divided by average assets. All income from earning assets plus the tax benefit on tax-exempt loans, leases, and municipal securities, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD418[P0],uc:UBPR3368[P0])

2 Interest Expense

2.1 UBPRE666

DESCRIPTION
Interest Expense - One Qtr Ann

NARRATIVE
One quarter annualized total interest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD415[P0],uc:UBPR3368[P0])

3 Net Interest Income (TE)

3.1 UBPRE667

DESCRIPTION
Net Interest Income (TE) - One Qtr Ann
NARRATIVE

One quarter annualized net interest income (tax equivalent) divided by average assets. Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

\[ \text{PCTOF}(\text{ub:UBPRD420}[\text{P0}], \text{ub:UBPR3368}[\text{P0}]) \]

4 Noninterest Income

4.1 UBPRE668

DESCRIPTION
Non-interest Income - One Qtr Ann

NARRATIVE

One quarter annualized non-interest income divided by average assets. Income derived from bank services and sources other than interest-bearing assets, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

\[ \text{PCTOF}(\text{ub:UBPRD395}[\text{P0}] \times 4, \text{ub:UBPR3368}[\text{P0}]) \]

5 Noninterest Expense

5.1 UBPRE669

DESCRIPTION
Non-interest Expense - One Qtr Ann

NARRATIVE

One quarter annualized non-interest expense divided by average assets. Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the
current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD481[P0] * 4,uc:UBPR3368[P0])

6 Pre-Provision Net Revenue (TE)

6.1 UBPRPG70

DESCRIPTION
Pre Provision Net Revenue QTR % of Average Assets (TE)

NARRATIVE
Pre Provision Net Revenue QTR % of Average Assets (TE)

FORMULA
PCTOF(uc:UBPRPG66[P0],uc:UBPR3368[P0]) * 4

7 Provision: Loan & Lease Losses

7.1 UBPRE670

DESCRIPTION
Provision: Loan & Lease Losses - One Qtr Ann

NARRATIVE
One quarter annualized provision for loan and lease losses divided by average assets. Provision for loan and lease-financing receivables losses divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD460[P0] * 4,uc:UBPR3368[P0])

8 Provision: Credit Loss Oth Assets

8.1 UBPRKW10

DESCRIPTION
Provision for Credit Losses on all Other Assets - One Qtr Ann

NARRATIVE
One quarter annualized provision for credit losses on all other assets divided by average assets. Provision for credit losses on all other assets divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense
item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRKW09[P0],uc:UBPR3368[P0])

9 Pretax Operating Income (TE)

9.1 UBPRE671

DESCRIPTION

Pretax Operating Income (TE) - One Qtr Ann

NARRATIVE

One quarter annualized pretax operating income (tax equivalent) divided by average assets. Net interest income on a tax-equivalent basis plus noninterest income, less noninterest expenses, the provision for loan and lease-financing receivables losses and the provision for allocated transfer risk, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD397[P0],uc:UBPR3368[P0])

10 Realized Gains/Losses Sec

10.1 UBPRE672

DESCRIPTION

Realized Gains/Losses Sec - One Qtr Ann

NARRATIVE

One quarter annualized realized gains (or losses) on securities divided by average assets. Pretax net gains or losses from the sale, exchange, retirement, or redemption of securities not held in trading accounts. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD497[P0],uc:UBPR3368[P0])
11 Unrealized Gains / Losses Equity Sec

11.1 UBPRJA33

DESCRIPTION
Unrealized holding Gains/Losses on Equity Securities - One Qtr Ann

NARRATIVE
One quarter annualized unrealized holding gains (or losses) on equity securities divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRHT70[P0], uc:UBPR3368[P0])

12 Pretax Net Operating Income (TE)

12.1 UBPRE673

DESCRIPTION
Pretax Net Operating Income (TE) - One Qtr Ann

NARRATIVE
One quarter annualized pretax net operating income (tax equivalent) divided by average assets. Pretax operating income, plus securities gains or losses, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD396[P0], uc:UBPR3368[P0])

13 Net Operating Income

13.1 UBPRE674

DESCRIPTION
Net Operating Income - One Qtr Ann

NARRATIVE
One quarter annualized net operating income divided by average assets. After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets. The following
rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**

\[
\text{IF}(\text{uc:UBPR3368[P0]} \neq 0, \text{PCTOF(uc: UBPRD391[P0], uc: UBPR3368[P0])}, \text{NULL})
\]

### 14 Adjusted Net Operating Income

**14.1 UBPRE675**

**DESCRIPTION**

Adjusted Net Operating Income - One Qtr Ann

**NARRATIVE**

One quarter annualized net operating income divided by average assets. Net operating income after taxes and securities gains or losses, plus the provision for possible loan and lease losses, less net loan and lease losses, divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**

\[
\text{PCTOF(uc: UBPRD390[P0], uc: UBPR3368[P0])}
\]

### 15 Net Inc Attrib Min Ints

**15.1 UBPRJ247**

**DESCRIPTION**

Net Inc Attrib Min Ints - One Qtr Ann

**NARRATIVE**

One quarter annualized net income attributed to minority interests divided by average assets. Net income attributed to minority interests divided by average assets. A minority interest is the portion of equity in a bank's subsidiary not attributable, directly or indirectly, to the parent bank. If the amount reported in this item is a net loss, enclose it in parentheses. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**

--
IF (uc:UBPR999[P0] > '2009-01-01' AND uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRJ246[P0],uc:UBPR3368[P0]), NULL)

16 Net Income Adjusted Sub S

16.1 UBPRE676

DESCRIPTION
Net Income Adjusted Sub S - One Qtr Ann

NARRATIVE
One quarter annualized net income adjusted for sub chapter S status divided by average assets. Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, divided by average assets adjusted for sub chapter S status. Estimated income taxes are substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes plus non-deductible interest expense to carry tax-exempt securities less tax-exempt income from securities issued by states and political subdivisions, less tax-exempt income from leases, less tax-exempt income from other obligations of states and political subdivisions. Please note that this ratio will be displayed only for banks that elect subchapter S status. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF(uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRD393[P0],uc:UBPR3368[P0]), NULL)

17 Net Income

17.1 UBPRE677

DESCRIPTION
Net Income - One Qtr Ann

NARRATIVE
One quarter annualized net income divided by average assets. Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF(uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRD387[P0] * 4,uc:UBPR3368[P0]), NULL)

18 Int Inc (TE) to Avg Earn Assets
18.1 UBPRE678

DESCRIPTION
Int Inc (TE) to Avg Earn Assets - One Qtr Ann

NARRATIVE
One quarter annualized interest income (tax equivalent) divided by average earning assets. Total interest income on a tax-equivalent basis divided by the average of the respective asset accounts involved in generating that income. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD418[P0],uc:UBPRD333[P0])

19 Int Expense to Avg Earn Assets

19.1 UBPRE679

DESCRIPTION
Int Expense to Avg Earn Assets - One Qtr Ann

NARRATIVE
One quarter annualized interest expense to average earning assets. Total interest expense divided by the average of the respective asset accounts involved in generating interest income. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD415[P0],uc:UBPRD333[P0])

20 Net Int Inc-TE to Avg Earn Assets

20.1 UBPRE680

DESCRIPTION
Net Int Inc-TE to Avg Earn Assets - One Qtr Ann

NARRATIVE
One quarter annualized net interest income (tax equivalent) divided by average earning assets. Total interest income on a tax-equivalent basis, less total interest expense, divided by the average of the respective asset accounts involved in generating interest income. The following rules apply to income, expense, asset and liability balances in One Quarter
Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD420[P0],uc:UBPRD333[P0])

21 Net Loss to Average Total LN&LS

21.1 UBPRE681

DESCRIPTION
Net Loss to Average Total LN&LS - One Qtr Ann

NARRATIVE
One quarter annualized net loan and lease losses divided by average total loans and leases. Gross loan and lease charge-offs, less gross recoveries (includes allocated transfer risk reserve charge-offs and recoveries), divided by average total loans and leases. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the prior quarter income/expense item is subtracted from the current quarter item, and the result is then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD459[P0],uc:UBPRD248[P0])

22 Earnings Coverage of Net Loss (X)

22.1 UBPRE682

DESCRIPTION
Earnings Coverage of Net Loss (X) - One Qtr Ann

NARRATIVE
One quarter annualized earnings divided by net loan losses. Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease-financing receivable losses divided by net loan and lease losses. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report RC-K, end-of-period balances are used.

FORMULA
PCT(uc:UBPRD379[P0],uc:UBPRD459[P0])
23 LN&LS Allowance to Net Losses (X)

23.1 UBPRE683

DESCRIPTION
LN&LS Allowance to Net Losses (X) - One Qtr Ann

NARRATIVE
One quarter annualized allowance for loan and leases losses divided by net loan and lease losses. Ending balance of the allowance for possible loan and lease-financing receivable losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCT(uc:UBPR3123[P0],uc:UBPRD459[P0])

24 Cash Dividends to Net Income

24.1 UBPRE684

DESCRIPTION
Cash Dividends to Net Income - One Qtr Ann

NARRATIVE
One quarter annualized cash dividends divided by net income. Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF(uc:UBPRD387[P0] <> 0,PCTOF(uc:UBPRD361[P0],uc:UBPRD387[P0] * 4), NULL)

25 Retain Earns to Avg Total Equity

25.1 UBPRE685

DESCRIPTION
Retain Earns to Avg Total Equity - One Qtr Ann

NARRATIVE
One quarter annualized retained earnings divided by average total equity. Net income, less cash dividends declared, divided by average equity capital. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**

\[
\text{IF}(\text{uc:UBPRD340}[P0] <> 0, \text{PCTOF(uc:UBPRD388[P0],uc:UBPRD340[P0])}, \text{NULL})
\]

### 26 Total Loan & Leases (TE)

#### 26.1 UBPRE686

**DESCRIPTION**

Total Loan & Leases (TE) - One Qtr Ann Yld

**NARRATIVE**

One quarter annualized yield on total loans and leases (tax equivalent). 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. See Appendix B regarding the calculation of tax benefits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**

\[
\text{PCTOF(uc:UBPRD386[P0],uc:UBPRD248[P0])}
\]

### 27 Loans in Domestic Offices

#### 27.1 UBPRE687

**DESCRIPTION**

Loans in Domestic Offices - One Qtr Ann Yld

**NARRATIVE**

One quarter annualized yield on loans in domestic offices. Interest and fees on loans held in domestic offices divided by average domestic office loans. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**
PCTOF(uc:UBPRD384[P0], uc:UBPRD154[P0])

28 Real Estate

28.1 UBPRE688

DESCRIPTION
Real Estate Loans - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on real estate loans. Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD457[P0], uc:UBPRD211[P0])

29 Secured by 1-4 Fam Resi Prop

29.1 UBPRF900

DESCRIPTION
Secured by 1-4 Fam Resi Prop - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on loans secured by 1-4 family residential properties. Interest and Fees on Loans Secured by 1-4 Family Real Estate Divided by Average Loans Secured by 1-4 Family Real Estate. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
IF (uc:UBPR9999[P0] > '2008-01-01', PCTOF(uc:UBPRJ433[P0], uc:UBPR3465[P0]), NULL)

30 All Other Loans Sec Real Estate

30.1 UBPRF901

DESCRIPTION
All Other Loans Sec Real Estate - One Qtr Ann Yld
NARRATIVE

One quarter annualized yield on all over loans secured by real estate. Interest and Fees on All Other Loans Secured Real Estate Divided by Average Loans Secured by Real Estate. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

IF (uc:UBPR9999[P0] > '2008-01-01', PCTOF(uc:UBPRJ432[P0], cc:RCON3466[P0]),NULL)

31 Commercial & Industrial

31.1 UBPRE689

DESCRIPTION

Commercial & Industrial - One Qtr Ann Yld

NARRATIVE

One quarter annualized yield on commercial and industrial loans. Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRD451[P0],cc:RCON3387[P0])

32 Individual

32.1 UBPRE690

DESCRIPTION

Individual Loans - One Qtr Ann Yld

NARRATIVE

One quarter annualized yield on individual loans. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally
come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
\[
PCTOF(uc:UBPRD383[P0],uc:UBPRD176[P0])
\]

### 33 Credit Card

#### 33.1 UBPRE691

**DESCRIPTION**
Credit Card Loans - One Qtr Ann Yld

**NARRATIVE**
One quarter annualized yield on credit card loans. Interest and fees on credit card plans divided by the average for credit card and related plans. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
\[
PCTOF(uc:UBPRD453[P0],uc:UBPRD143[P0])
\]

### 34 Agricultural

#### 34.1 UBPRE692

**DESCRIPTION**
Agricultural Loans - One Qtr Ann Yld

**NARRATIVE**
One quarter annualized yield on agricultural loans. Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
\[
PCTOF(uc:UBPRD447[P0],cc:RCON3386[P0])
\]

### 35 Loans in Foreign Offices

#### 35.1 UBPRE693
DESCRIPTION
Loans in Foreign Offices - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on loans in foreign offices. Interest and fees on loans in foreign offices divided by average loans in foreign offices. Available for banks filing Call Report form 031. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD448[P0],cc:RCFN3360[P0])

36 Total Investment Securities (TE)

36.1 UBPRE694

DESCRIPTION
Total Investment Securities (TE) - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on total investment securities (tax equivalent). 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD401[P0],uc:UBPRD429[P0])

37 Total Investment Securities (Book)

37.1 UBPRE695

DESCRIPTION
Total Investment Securities (Book) - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on total investment securities (book value). 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted
from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD399[P0],uc:UBPRD429[P0])

38 US Treas & Agency (Excl MBS)

38.1 UBPRE696

DESCRIPTION
US Treas & Agency (Excl MBS) - One Qtr Ann Yld

NARRATIVE
One quarter annualize yield on U.S. Treasury and Agency (Excluding Mortgage Backed Securities). 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD421[P0],uc:UBPRB558[P0])

39 Mortgage Backed Securities

39.1 UBPRE697

DESCRIPTION
Mortgage Backed Securities - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on mortgage backed securities. Income on mortgage backed securities divided by the average for those securities. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD419[P0],uc:UBPRB559[P0])
40 All Other Securities

40.1 UBPRE698

DESCRIPTION
All Other Securities - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on all other securities. Income on all other securities divided by the average for those securities. Includes taxable and tax-exempt obligations issued by state and local subdivisions. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD422[P0],uc:UBPRB560[P0])

41 Interest-Bearing Bank Balances

41.1 UBPRE699

DESCRIPTION
Interest-Bearing Bank Balances - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on interest-bearing bank balances. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD382[P0],uc:UBPR3381[P0])

42 Federal Funds Sold & Resales

42.1 UBPRE700

DESCRIPTION
Federal Funds Sold & Resales - One Qtr Ann Yld

NARRATIVE
One quarter annualized yield on federal funds sold and resales. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD378[P0],uc:UBPR3365[P0])

43 Total Interest Bearing Deposits

43.1 UBPRE701

DESCRIPTION
Total Interest Bearing Deposits - One Qtr Ann Cost

NARRATIVE
One quarter annualized cost of total interest bearing deposits. Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD375[P0],uc:UBPRD359[P0])

44 Transaction accounts

44.1 UBPRE702

DESCRIPTION
Transaction accounts - One Qtr Ann Cost

NARRATIVE
One quarter annualized cost of transaction accounts. Interest on transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.
FORMULA
PCTOF(uc:UBPRD513[P0],cc:RCON3485[P0])

45 Other Savings Deposits

45.1 UBPRE703

DESCRIPTION
Other Savings Deposits - One Qtr Ann Cost

NARRATIVE
One quarter annualized cost of other savings deposits. For quarters from March 31 2001 forward includes interest on other savings deposits (all savings accounts and money market deposits accounts) divided by the average of such deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD372[P0],cc:RCONB563[P0])

46 Time Deposits

46.1 UBPRHR60

DESCRIPTION
Time Deps - One Qtr Ann Cost

NARRATIVE
One quarter annualized cost of time deposits. Interest on time certificates of deposit issued by domestic offices divided by the average of domestic time certificates of deposit. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRHR59[P0],uc:UBPRHR65[P0])

47 Foreign Office Deposits

47.1 UBPRE706

DESCRIPTION
Foreign Office Deposits - One Qtr Ann Cost
NARRATIVE

One quarter annualized cost of foreign office deposits. Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBF's divided by the average for such deposits. Available for banks filing Call Report Schedule form 031. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

\[ \text{PCTOF}(uc: \text{UBPRD369}[P0], cc: \text{RCFN3404}[P0]) \]

### 48 Federal Funds Purchased & Repos

#### 48.1 UBPRE707

DESCRIPTION

Federal Funds Purchased & Repos - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of federal funds purchased and repos. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

\[ \text{PCTOF}(uc: \text{UBPRD370}[P0], uc: \text{UBPR3353}[P0]) \]

### 49 Other Borrowed Money

#### 49.1 UBPRE708

DESCRIPTION

Other Borrowed Money - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of other borrowed money. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter.
quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD479[P0],uc:UBPRD443[P0])

50 Subord Notes & Debentures

50.1 UBPRE709

DESCRIPTION
Subord Notes & Debentures - One Qtr Ann Cost

NARRATIVE
One quarter annualized cost of subordinated notes and debentures. Interest on notes and debentures subordinated to deposits divided by the average of notes and debentures subordinated to deposits. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD475[P0],uc:UBPRD476[P0])

51 Other Interest Expense

51.1 UBPRHP01

DESCRIPTION
OTHER INTEREST EXPENSE - One Qtr Annual Cost (051 Filers only)

NARRATIVE
FORMULA
PCTOF(uc:UBPRHP00[P0],(uc:UBPRD443[P0] + uc:UBPRD476[P0]))

52 All Interest-Bearing Funds

52.1 UBPRE710

DESCRIPTION
All Interest Bearing Funds - One Qtr Ann Cost

NARRATIVE
One quarter annualized cost of all interest bearing funds. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA
PCTOF(uc:UBPRD416[P0],uc:UBPRD360[P0])

53 Memo: Interest on Time Dep Over Ins Limit

53.1 UBPRPG68

DESCRIPTION
Interest on Time Deposits over Insurance limit QTR cost %.

NARRATIVE
Interest on time deposits over insurance limit QTR cost %. 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(uc:UBPRHR62[P0], uc:UBPRE704[P0])
Referenced Concepts

UBPR1752
DESCRIPTION
Historical Cost of All Other Available-for-Sale Equity Securities

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD1752[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON1752[P0], NULL))

UBPR1795
DESCRIPTION
Net credit losses on loans and leases

NARRATIVE
Gross loan and lease losses less gross loan and lease recoveries.

FORMULA

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))

UBPR3123
DESCRIPTION
Loan and Lease Allowance

NARRATIVE
The allowance for loan and lease losses.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3123[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3123[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))

UBPR3210
DESCRIPTION
Total Bank Equity Capital

NARRATIVE
Total bank equity capital from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3210[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3210[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))

UBPR3401
DESCRIPTION
Quarterly Average of Assets Held in Trading Accounts

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3401[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3401[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))

UBPR3545
DESCRIPTION
Trading Account Assets

NARRATIVE
Total assets held in trading accounts.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3545[P0], IF(uc:UBPRC752[P0] = 41,cc:RCON3545[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
UBPR4635

DESCRIPTION
Gross Loan Losses

NARRATIVE
Gross amount of loan and lease losses year-to-date. Note that gross loan losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on Call Report Schedule RI-B, Section a.

FORMULA

UBPR9106

DESCRIPTION
If the Reporting Bank has Restated its Balance Sheet as a Result of Applying Push Down Accounting this Calendar Year, Report the Date of the Bank's Acquisition

FORMULA
IF(uc:UBPR9999[P0] > '2001-03-01', ExistingOf(cc:RIAD9106[P0], 0), 0)

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

UBPRA519

DESCRIPTION
Interest-Only Strips Receivable (Not in the Form of a Security) on Mortgage Loans

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDA519[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONA519[P0], NULL))

UBPRA520
DESCRIPTION
Interest-Only Strips Receivable (Not in the Form of a Security) on Other Financial Assets

FORMULA
IF(uc:UBPRC752[P0] = 31, cc: RCFDA520[P0], IF(uc:UBPRC752[P0] = 41, cc: RCONA520[P0], NULL))

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

**UBPRD143**

**DESCRIPTION**
Average Domestic Credit Card Loans

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

**UBPRD154**

**DESCRIPTION**
Institution Average Loans Domestic Amount

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 31, \text{cc:RCON3360}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41, \text{uc:UBPRD142}[P0], \text{NULL}))
\]

**UBPRD176**

**DESCRIPTION**
Average on Domestic Loans to Individuals

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

**UBPRD211**

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

**FORMULA**
\[
\text{IF}(\text{uc:UBPR9999}[P0] > '2008-01-01', \text{uc:UBPR3465}[P0] + \text{cc:RCON3466}[P0], \text{IF}(\text{uc:UBPR9999}[P0] > '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] < '2008-01-01', \text{cc:RCON3385}[P0], \text{IF}(\text{uc:UBPR9999}[P0] < '2002-01-01' \text{ AND } \text{uc:UBPR9999}[P0] > '2001-01-01' \text{ AND } \text{uc:UBPRC752}[P0] = 41 \text{ AND } \text{cc:RCON3466}[P0], \text{uc:UBPR3465}[P0], \text{NULL}))
\]

**UBPRD248**

**DESCRIPTION**
Net Loan and Lease Losses Average One Quarter

**FORMULA**
uc:UBPRD142[P0] + uc:UBPR3484[P0]

**UBPRD293**

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

**FORMULA**

**UBPRD309**

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

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

**UBPRD330**

**DESCRIPTION**
Income on Domestic Real Estate Loans

**FORMULA**

**UBPRD333**

**DESCRIPTION**
Average Earning Assets Total

**FORMULA**

**UBPRD340**

**DESCRIPTION**
Average Equity Capital One Quarter

**FORMULA**
(uc:UBPRD660[P0] + uc:UBPRD660[-P1Q]) / 2

**UBPRD359**

**DESCRIPTION**

Average Interest Bearing Deposit Liabilities

**FORMULA**


**UBPRD360**

**DESCRIPTION**

Average All Interest Bearing Deposits

**FORMULA**


**UBPRD361**

**DESCRIPTION**

Cash Dividends for Current Quarter Less Cash Dividends for Prior Quarter Annualized. Used in Capital Ratios Only.

**FORMULA**


**UBPRD368**

**DESCRIPTION**

Expense on Time CD's of $100,000 or More - One Quarter Annualized

**FORMULA**

IF(uc:UBPRD485[P0] = 1,(cc:RIADA517[P0] - cc:RIADA517[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADA517[P0] * 4, NULL))

**UBPRD369**

**DESCRIPTION**

Expense on All Deposits in Foreign Offices - One Quarter Annualized

**FORMULA**


**UBPRD370**
DESCRIPTION
Expense of Federal Funds Purchased and Securities Sold Under Agreements to Repurchase - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4180[P0] - cc:RIAD4180[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4180[P0] * 4, NULL))

UBPRD371
DESCRIPTION
Interest Expense Incurred to Carry Tax Exempt Securities, Loans and Leases
FORMULA
Existingof(cc:RIAD4513[P0],0) * ANN

UBPRD372
DESCRIPTION
Expense on All Other Savings Accounts - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD0093[P0] - cc:RIAD0093[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD0093[P0] * 4, NULL))

UBPRD375
DESCRIPTION
Income on All Deposits - One Quarter Annualized
FORMULA

UBPRD378
DESCRIPTION
Income on Federal Funds Sold and Rev Repo - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4020[P0] - cc:RIAD4020[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4020[P0] * 4, NULL))

UBPRD379
DESCRIPTION
Earnings Adjusted for Actual Charge Off - One Quarter Annualized
FORMULA
UBPRD382
DESCRIPTION
Income on Interest Bearing Bank Balances - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4115[P0] - cc:RIAD4115[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4115[P0] * 4, NULL))

UBPRD383
DESCRIPTION
Income on Domestic Loans to Individuals - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIADB486[P0] - cc:RIADB486[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADB486[P0] * 4, NULL))

UBPRD384
DESCRIPTION
Income on Total Loans in Domestic Offices - One Quarter Annualized
FORMULA

UBPRD386
DESCRIPTION
Income on Total Loans and Leases (TE) - One Quarter Annualized
FORMULA

UBPRD387
DESCRIPTION
NET INCOME FOR CURRENT QUARTER LESS NET INCOME FOR PRIOR QUARTER
NARRATIVE
QUARTERLY NET INCOME
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4340[P0] - cc:RIAD4340[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4340[P0], NULL))

UBPRD388
DESCRIPTION
One Quarter Net Income Less One Quarter Cash Dividends Annualized. Used in Capital Ratios Only.
FORMULA

UBPRD390
DESCRIPTION
Adjusted Net Operating Income for Current Quarter
FORMULA
IF(uc:UBPRD485[P0] = 1,((cc:RIAD4300[P0] + cc:RIAD4230[P0] + Existingof(uc:UBPRKW06[P0],0) - uc:UBPR1795[P0]) - Existingof(uc:UBPRKW26[P0],0) - (cc:RIAD4300[-P1Q] + cc:RIAD4230[-P1Q] + Existingof(uc:UBPRKW06[-P1Q],0) - uc:UBPR1795[-P1Q] - Existingof(uc:UBPRKW26[-P1Q],0))) * 4,IF(uc:UBPRD485[P0] = 0,(cc:RIAD4300[P0] + cc:RIAD4230[P0] + Existingof(uc:UBPRKW06[P0],0) - uc:UBPR1795[P0] - Existingof(uc:UBPRKW26[P0],0)) * 4, NULL))

UBPRD391
DESCRIPTION
Net Operating Income for Current Quarter Less Net Operating Income for Prior Quarter. Used in Capital Ratios Only.
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4300[P0] - cc:RIAD4300[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4300[P0] * 4, NULL))

UBPRD392
DESCRIPTION
Net Income After Taxes for Banks Filling Subchapter S
FORMULA

UBPRD393
DESCRIPTION
Net Income for Current Quarter Less Net Income for Prior Quarter Adjusted for Sub Chapter S Status Annualized.
FORMULA

UBPRD394
DESCRIPTION
Institution Total Income Not Subject to Federal Income Taxes Amount
FORMULA
cc:RIAD4507[P0] + cc:RIAD4313[P0]
UBPRD395
DESCRIPTION
One Quarter Noninterest Expense
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4079[P0] - cc:RIAD4079[-P1Q]), IF(uc:UBPRD485[P0] = 0,cc:RIAD4079[P0], NULL))

UBPRD396
DESCRIPTION
Pretax Net Operating Income - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRE039[P0] - uc:UBPRE039[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRE039[P0] * 4, NULL))

UBPRD397
DESCRIPTION
Pretax Operating Income by Average Assets - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRE038[P0] - uc:UBPRE038[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRE038[P0] * 4, NULL))

UBPRD398
DESCRIPTION
Total Interest and Dividend Income on Securities
FORMULA
cc:RIADB488[P0] + cc:RIADB489[P0] + cc:RIAD4060[P0]

UBPRD399
DESCRIPTION
Institution Total Investment Securities - One Quarter Annualized
FORMULA

UBPRD401
DESCRIPTION
Income on Investment Securities - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRE033[P0] - uc:UBPRE033[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRE033[P0] * 4, NULL))
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**
\( \text{UC:UBPRD409[P0]} + \text{UC:UBPRD408[P0]} \)

**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**
\( \text{UC:UBPRD402[P0]} \times \text{IF(UC:UBPR9999 > '2018-01-01', 4.762, 2.941)} \)

**UBPRD409**

**DESCRIPTION**
Gross Taxable Income Annualized for Tax Equivalent Calculation

**FORMULA**
\( \text{UC:UBPRD410[P0]} \times \text{ANN} \)

**UBPRD410**

**DESCRIPTION**
Gross Taxable Income

**FORMULA**
\( \text{CC:RIAD4301[P0]} + \text{EXISTINGOF(CC:RIAD4513[P0],0)} \)

**UBPRD412**

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

**FORMULA**
\( \text{UC:UBPRD413[P0]} \times \text{ANN} \)

**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
\( uc:UBPRD405[P0] \times cc:RIAD4507[P0] \)

**UBPRD415**

DESCRIPTION
Interest Expense - One Quarter Annualized

FORMULA
\( \text{IF}(uc:UBPRD485[P0] = 1, (cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) \times 4, \text{IF}(uc:UBPRD485[P0] = 0, cc:RIAD4073[P0] \times 4, \text{NULL})) \)

**UBPRD416**

DESCRIPTION
Institution Total Interest Expense - One Quarter Annualized Amount

FORMULA
\( \text{IF}(uc:UBPRD485[P0] = 1, (cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) \times 4, \text{IF}(uc:UBPRD485[P0] = 0, cc:RIAD4073[P0] \times 4, \text{NULL})) \)

**UBPRD417**

DESCRIPTION
Interest Expense On All Deposits

FORMULA

**UBPRD418**

DESCRIPTION
One Quarter Interest Income (TE)

FORMULA
\( \text{IF}(uc:UBPRD485[P0] = 1, (uc:UBPR4107[P0] - uc:UBPR4107[-P1Q]) \times 4, \text{IF}(uc:UBPRD485[P0] = 0, uc:UBPR4107[P0] \times 4, \text{NULL})) \)

**UBPRD419**

DESCRIPTION
Institution Income on Mortgage Backed Securities - One Quarter Annualized Amount

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIADB489[P0] - cc:RIADB489[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADB489[P0] * 4, NULL))

**UBPRD420**

**DESCRIPTION**
One Quarter Net Interest Income (TE)

**FORMULA**

**UBPRD421**

**DESCRIPTION**
Institution Income on U.S. Treasury Securities Excluding Mortgage Backed Securities - One Quarter Annualized Amount

**FORMULA**
IF(uc:UBPRD485[P0] = 1,(cc:RIADB488[P0] - cc:RIADB488[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADB488[P0] * 4, NULL))

**UBPRD422**

**DESCRIPTION**
Institution Income on Other Securities - One Quarter Annualized Amount

**FORMULA**
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4060[P0] - cc:RIAD4060[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4060[P0] * 4, 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:RFD2170[-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:RFD2170[-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:RFD2170[-P4Q],90000) >= 100000 and ExistingOf(cc:RFD2170[-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:RFD2170[-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:RFD2170[-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:RFD2170[-P5Q],90000) >= 100000 and
ExistingOf(cc:RFD2170[-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:RFD2170[-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:RFD2170[-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:RFD2170[-P6Q],90000) >= 100000 and ExistingOf(cc:RFD2170[-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:RFD2170[-P6Q],200000) >= 300000, 2, 0)))))))

UBPRD425

DESCRIPTION

FORMULA
cc:RIADA530[P0]

UBPRD429

DESCRIPTION
Total Investment Securities Calendar Quarter Average

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

UBPRD437

DESCRIPTION
Average Other Liabilities for Borrowed Money

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND
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] = 31,
      uc:UBPR3355[P0],
      NULL)))

UBPRD443

DESCRIPTION
Average Other Borrowings One Quarter Adjusted for Pushdown Accounting and Opening in Current Quarter

FORMULA
uc:UBPRD437[P0]

UBPRD447

DESCRIPTION
Income on Agricultural Loans - One Quarter Annualized

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4024[P0] - cc:RIAD4024[-P1Q]) * 4,
   IF(uc:UBPRD485[P0] = 0,cc:RIAD4024[P0] * 4,
      NULL))

UBPRD448

DESCRIPTION
Income on Foreign Loans - One Quarter Annualized

FORMULA
IF(uc:UBPRC752[P0] = 31 AND uc:UBPRD485[P0] = 1,(cc:RIAD4059[P0] - cc:RIAD4059[-P1Q]) * 4,
   IF(uc:UBPRC752[P0]
      = 31 AND uc:UBPRD485[P0] = 0,cc:RIAD4059[P0] * 4,
      NULL))

UBPRD451

DESCRIPTION
Income on Commercial and Industrial Loans - One Quarter Annualized

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4012[P0] - cc:RIAD4012[-P1Q]) * 4,
   IF(uc:UBPRD485[P0] = 0,cc:RIAD4012[P0] * 4,
      NULL))

UBPRD453

DESCRIPTION
Income on Domestic Credit Card Loans - One Quarter Annualized
FORMULA

UBPRD454
DESCRIPTION
Institution Loan Income Domestic Amount
FORMULA

UBPRD457
DESCRIPTION
Income on Domestic Real Estate Loans - One Quarter Annualized
FORMULA

UBPRD459
DESCRIPTION
Net Loan and Lease Losses - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPR1795[P0] - uc:UBPR1795[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,uc:UBPR1795[P0] * 4, NULL))

UBPRD460
DESCRIPTION
Provision for Loan and Lease Loss - One Quarter
NARRATIVE
Quarterly Provision for Loan and Lease Loss
FORMULA
IF(uc:UBPRD485[P0] = 1,(uc:UBPRD483[P0] - uc:UBPRD483[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRD483[P0], NULL))

UBPRD463
DESCRIPTION
Institution Marginal Tax Rate
FORMULA

UBPRD475
DESCRIPTION
Expense of Subordinated Notes and Debt - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4200[P0] - cc:RIAD4200[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4200[P0] * 4, NULL))

UBPRD476
DESCRIPTION
Average Subordinated Notes and Debentures
FORMULA
IF(uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],1) < 1,uc:UBPR3200[P0], IF(uc:UBPR2170[P0] > 0 AND ExistingOf(uc:UBPR2170[-P1Q],1) < 1,uc:UBPR3200[P0], IF(uc:UBPR2170[P0] > 0,(uc:UBPR3200[P0] + uc:UBPR3200[-P1Q]) / 2, NULL)))

UBPRD479
DESCRIPTION
Expense of Other Borrowings - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4185[P0] - cc:RIAD4185[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4185[P0] * 4, NULL))

UBPRD481
DESCRIPTION
Non-Interest Expense - One Quarter
NARRATIVE
Quarterly 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:UBPRD485[P0] = 1,(uc:UBPRE037[P0] - uc:UBPRE037[-P1Q]), IF(uc:UBPRD485[P0] = 0,uc:UBPRE037[P0], NULL))

UBPRD483
DESCRIPTION
NARRATIVE
Provision for credit losses for applicable financial assets for institutions that have adopted ASU 2016-13.

FORMULA
cc:RIAD4230[P0]

UBPRD485
DESCRIPTION
One Quarter Calculation Flag
FORMULA
IF(MonthOf(Context.Period.EndDate) < 4, 0, IF(MonthOf(Context.Period.EndDate) > 4 AND (uc:UBPR9106[P0] < 1 OR IsNil(uc:UBPR9106[P0])) AND ExistingOf(uc:UBPR2170[-P1Q],0) > 0,1, IF(MonthOf(Context.Period.EndDate) > 4 AND (ExistingOf(uc:UBPR2170[-P1Q],1) < 1 OR IsNil(uc:UBPR2170[-P1Q])),0, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],0) > 0 AND ExistingOf(uc:UBPR2170[-P1Q],0) > 0,1, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND (ExistingOf(uc:UBPR9106[-P1Q],1) < 1 OR IsNil(uc:UBPR9106[-P1Q])) AND ExistingOf(uc:UBPR2170[-P1Q],0) > 0,0, NULL))))

UBPRD497
DESCRIPTION
Realized Gains/Losses on Securities Adjusted for Pushdown
FORMULA

UBPRD503
DESCRIPTION
Institution Interest Only and Equity Strips Amount
FORMULA
existingof(uc:UBPRA519[P0],cc:RCFDHT80[P0],cc:RCONHT80[P0]) + existingof(uc:UBPRA520[P0],0) + uc:UBPR1752[P0]

UBPRD504
DESCRIPTION
Institution Two Period Average of Interest Only and Equity Security Strips Amount
FORMULA

UBPRD513
DESCRIPTION
Income on All Transaction Accounts - One Quarter Annualized
FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIAD4508[P0] - cc:RIAD4508[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4508[P0] * 4, NULL))

UBPRD514
DESCRIPTION
Institution Trading Account Assets Calendar Quarter Average Amount
FORMULA
existingof(uc:UBPR3401[P0],uc:UBPR3545[P0])

UBPRD519
DESCRIPTION
Institution Total Applicable Income Taxes
FORMULA
cc:RIAD4302[P0]

UBPRD582
DESCRIPTION
Memo: Loans HFS Write-down
NARRATIVE
Writedown arising from transfer of loans to a held for sale status as reported on Call Report Schedule RI-B, Section b.
FORMULA

UBPRD660
DESCRIPTION
Institution Equity Capital Consolidated Basis
FORMULA
IF(ExistsNonNil(uc:UBPR3210[P0]),uc:UBPR3210[P0], NULL)

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]

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

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
\[
\text{cc:RIAD4301}[P0] - \text{uc:UBPRD309}[P0] - \text{ExistingOf}(\text{cc:RIADHT70}[P0], '0') + \text{uc:UBPRD405}[P0]
\]

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
\[
\text{cc:RIAD4301}[P0] + \text{uc:UBPRD405}[P0]
\]

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

UBPRE704
DESCRIPTION
Time Deps Over $100,000 - One Qtr Ann Cost
NARRATIVE
One quarter annualized cost of time deposits over $100,000. 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. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

**FORMULA**

PCTOF(uc:UBPRD368[P0],cc:RCONA514[P0])

**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: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: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: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],1000000) < 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],900000) >= 1000000, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001', '0001'))))))

UBPRHP00

DESCRIPTION
OTHER INTEREST EXPENSE CURRENT QUARTER ANNUALIZED

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIADGW44[P0] - cc:RIADGW44[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADGW44[P0] * 4, NULL))

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])

UBPRHR59

DESCRIPTION
Expense on Time Deposits - One Quarter Annualized

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:UBPRHR51[P0] - cc:UBPRHR51[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:UBPRHR51[P0] * 4, NULL))

UBPRHR61

DESCRIPTION
Expense on Time Deposits of more than $250,000 - One Quarter Annualized

FORMULA
IF(uc:UBPRD485[P0] = 1,(cc:RIADHK04[P0] - cc:RIADHK04[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADHK04[P0] * 4, NULL))

UBPRHR62

DESCRIPTION
Time Deps Over $250,000 - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of time deposits over $250,000. Interest on time certificates of deposit of $250,000 or more issued by domestic offices divided by the average of domestic time certificates of deposit of $250,000 or more. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

PCTOF(uc:UBPRHR61[P0],cc:RCONHK17[P0])

UBPRHR65

DESCRIPTION

Average Time Deposits

FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01', cc:RCONHK16[P0] + cc:RCONHK17[P0], cc:RCONA514[P0] + cc:RCONA529[P0])

UBPRHT70

DESCRIPTION

Unrealized holding gains (losses) on equity securities not held for trading.

FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIADHT70[P0] - cc:RIADHT70[-P1Q]) * 4,IF(uc:UBPRD485[P0] = 0,cc:RIADHT70[P0] * 4, NULL))

UBPRJ246

DESCRIPTION

One Quarter Annualized Net Income Attributable to Minority Interests

FORMULA


UBPRJ432

DESCRIPTION

Income on Loans Secured by Real Estate - One Quarter

FORMULA

UBPRJ433

DESCRIPTION
Income From Loans Secured by 1-4 Family Real Estate for One Quarter

FORMULA
\[
\text{IF} \left( \text{uc:UBPR9999[P0]} > '2008-01-01' \text{ AND uc:UBPRD485[P0]} = 1, (\text{cc:RIAD4435[P0]} - \text{cc:RIAD4435[-P1Q]}) \times 4, \text{IF} \left( \text{uc:UBPR9999[P0]} > '2008-01-01' \text{ AND uc:UBPRD485[P0]} = 0, (\text{cc:RIAD4435[P0]} \times 4), \text{NULL} \right) \right)
\]

UBPRKWO6

DESCRIPTION
Provision for credit losses on all other assets

FORMULA
\[
\text{IF}(\text{uc:UBPR9999[P0]} > '2019-01-01', \text{cc:RIADJH90[P0]} + \text{cc:RIADJH96[P0]} + \text{cc:RIADJJ02[P0]} + (\text{cc:RIADJJ33[P0]} - \text{cc:RIAD4230[P0]} - \text{cc:RIADJH90[P0]} - \text{cc:RIADJH96[P0]} - \text{cc:RIADJJ02[P0]}), \text{NULL})
\]

UBPRKWO9

DESCRIPTION
Provision for Credit Losses on all Other Assets - One Quarter Annualized

FORMULA
\[
\text{IF}(\text{uc:UBPRD485[P0]} = 1, (\text{uc:UBPRKWO6[P0]} - \text{uc:UBPRKWO6[-P1Q]} \times 4, \text{IF}(\text{uc:UBPRD485[P0]} = 0, \text{uc:UBPRKWO6[P0]} \times 4, \text{NULL}))
\]

UBPRKWO26

DESCRIPTION
Net credit losses on other assets (HTM and AFS securities)

NARRATIVE
Gross losses on HTM and AFS securities (including write downs arising from transfers of financial assets) less gross recoveries on such assets.

FORMULA
\[
\text{IF}(\text{uc:UBPR9999[P0]} > '2019-01-01', \text{cc:RIADJH92[P0]} + \text{cc:RIADJJ00[P0]} + \text{cc:RIADJH98[P0]} + \text{cc:RIADJJ01[P0]} - \text{cc:RIADJH89[P0]} - \text{cc:RIADJH95[P0]}), \text{NULL})
\]

UBPRPG66

DESCRIPTION
Pre Provision Net Revenue QTR $ (TE)

NARRATIVE
Pre Provision Net Revenue QTR $ (TE)

FORMULA
\[
\text{uc:UBPRD420[P0]} / 4 + \text{uc:UBPRD395[P0]} - \text{uc:UBPRD481[P0]}
\]