

Noninterest Income and Expenses--Page 3

1 Personnel Expense

1.1 UBPR7400

DESCRIPTION

Personnel Expense as a percent of Average Assets

NARRATIVE

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

FORMULA

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

2 Occupancy Expense

2.1 UBPRED084

DESCRIPTION

Occupancy Expense as a percent of Average Assets

NARRATIVE

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

FORMULA

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

3 Other Oper Exp (Incl Intangibles)

3.1 UBPRED085

DESCRIPTION

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

NARRATIVE

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

FORMULA

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

4 Total Overhead Expense

4.1 UBPRED005

DESCRIPTION

Non-Interest Expense as a percent of Average Assets

NARRATIVE

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

FORMULA

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

5 Personnel Expense**5.1 RIAD4135****DESCRIPTION****NARRATIVE****FORMULA****6 Occupancy Expense****6.1 RIAD4217****DESCRIPTION****NARRATIVE****FORMULA****7 Goodwill Impairment****7.1 RIADC216****DESCRIPTION****NARRATIVE****FORMULA****8 Other Intangible Amortiz****8.1 RIADC232****DESCRIPTION****NARRATIVE****FORMULA****9 Other Oper Exp (incl Intangibles)****9.1 UBPR4092**

DESCRIPTION

Other Operating Expense

NARRATIVE

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

FORMULA

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

10 Non-Interest Expense**10.1 UBPRE037****DESCRIPTION**

Non-interest Expense

NARRATIVE

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

FORMULA

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

11 Fiduciary Activities**11.1 UBPRPN25****DESCRIPTION**

INCOME FROM FIDUCIARY ACTIVITIES AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE**FORMULA**

PCTOFANN(cc:RIAD4070[P0], uc:UBPRD659[P0])

12 Deposit Service Charges**12.1 UBPRPN26****DESCRIPTION**

SERVICE CHARGES ON DEP ACCTS-DOM OFF AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE**FORMULA**

PCTOFANN(cc:RIAD4080[P0], uc:[UBPRD659](#)[P0])

13 Trading, Vent Cap, Securtz Inc

13.1 UBPRPN27

DESCRIPTION

TRADING REVENUE PLUS VENTURE CAPITAL REVENUE PLUS SECURITIZATION INCOME AS PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(uc:[UBPR7452](#)[P0], uc:[UBPRD659](#)[P0])

14 Inv Banking, Advisory Inc

14.1 UBPRPN28

DESCRIPTION

INVESTMENT BANKING, ADVISORY, UNDERWRITING, BROKERAGE FEES AND COMMISSIONS AS PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(uc:[UBPRB490](#)[P0], uc:[UBPRD659](#)[P0])

15 Insurance Comm & Fees

15.1 UBPRPN29

DESCRIPTION

INSURANCE COMMISSIONS AND FEES AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(uc:[UBPRE080](#)[P0], uc:[UBPRD659](#)[P0])

16 Net Servicing Fees

16.1 UBPRPN30

DESCRIPTION

NONINT INC: NET SERVICING FEES AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(cc:RIADB492[P0], uc:[UBPRD659](#)[P0])

17 Loan & Lease Net Gains/Loss

17.1 UBPRPN31

DESCRIPTION

NET GAINS(LOSSES) ON SALES OF LOANS AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(cc:RIAD5416[P0], uc:[UBPRD659](#)[P0])

18 Other Net Gains/Loss

18.1 UBPRPN32

DESCRIPTION

NET GAINS (LOSSES) SALE OF OTHER REAL ESTATE OWNED PLUS NET GAINS ON SALE OF OTHER ASSETS AS A PERCENTAGE OF ASSETS

NARRATIVE

FORMULA

PCTOFANN(uc:[UBPRE081](#)[P0], uc:[UBPRD659](#)[P0])

19 Other Non-interest Income

19.1 UBPRPN33

DESCRIPTION

OTHER NONINTEREST INCOME AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(cc:RIADB497[P0], uc:[UBPRD659](#)[P0])

20 Non Interest Income

20.1 UBPRPN34

DESCRIPTION

TOTAL NONINTEREST INCOME AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

PCTOFANN(cc:RIAD4079[P0], uc:[UBPRD659](#)[P0])

21 Fiduciary Activities

21.1 RIAD4070

DESCRIPTION

NARRATIVE

FORMULA

22 Deposit Service Charges

22.1 RIAD4080

DESCRIPTION

NARRATIVE

FORMULA

23 Trading, Vent Cap, Securtz Inc

23.1 UBPR7452

DESCRIPTION

Trading, Venture Capital, Securitization Income

NARRATIVE

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

FORMULA

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

24 Inv Banking, Advisory Inc

24.1 UBPRB490

DESCRIPTION

Investment Banking, Advisory Income

NARRATIVE

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

FORMULA

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

25 Insurance Comm & Fees

25.1 UBPRE080

DESCRIPTION

Insurance Commissions and Fees

NARRATIVE

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

FORMULA

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

26 Net Servicing Fees

26.1 RIADB492

DESCRIPTION

NARRATIVE

FORMULA

27 Loan & Lease Net Gains/Loss

27.1 RIAD5416

DESCRIPTION

NARRATIVE

FORMULA

28 Other Net Gains/Loss

28.1 UBPRE081

DESCRIPTION

Other Net Gains/Losses

NARRATIVE

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

FORMULA

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

29 Other Non-Interest Income

29.1 RIADB497

DESCRIPTION

NARRATIVE

FORMULA

30 Non Interest Income

30.1 RIAD4079

DESCRIPTION

NARRATIVE

FORMULA

31 Overhead Less Non-int Inc

31.1 UBPRED087

DESCRIPTION

Overhead Less Noninterest Income as a percent of Average Assets

NARRATIVE

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

FORMULA

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

32 Efficiency Ratio

32.1 UBPRED088

DESCRIPTION

Efficiency Ratio

NARRATIVE

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

FORMULA

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

33 Avg Persnl Exp Per Empl (\$000)

33.1 UBPRE089

DESCRIPTION

Average Personnel Expense per Employee (\$000)

NARRATIVE

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

FORMULA

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

34 Assets Per Employee (\$Million)

34.1 UBPRE090

DESCRIPTION

Average Assets per Employee (\$000,000)

NARRATIVE

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

FORMULA

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

35 Domestic Banking Offices (#)

35.1 UBPRD218

DESCRIPTION

Full Service Domestic Banking Branches (#)

NARRATIVE

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

FORMULA

36 Foreign Branches (#)

36.1 UBPRC595

DESCRIPTION

Foreign Branches (#)

NARRATIVE

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

FORMULA

37 Assets Per Domestic Office

37.1 UBPRED083

DESCRIPTION

Assets Per Domestic Office

NARRATIVE

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

FORMULA

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

Referenced Concepts

UBPR2170

DESCRIPTION

Total Assets

NARRATIVE

Total Assets from Call Report Schedule RC.

FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD2170[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON2170[P0], NULL))

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))

UBPR4010

DESCRIPTION

Interest and Fees on Loans

NARRATIVE

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

FORMULA

cc:RIAD4010[P0]

UBPR4074

DESCRIPTION

Net Interest Income (TE)

NARRATIVE

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

FORMULA

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

UBPR4092

DESCRIPTION

Other Operating Expense

NARRATIVE

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

FORMULA

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

UBPR4107

DESCRIPTION

Total Interest Income (TE)

NARRATIVE

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

FORMULA

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

UBPR7452

DESCRIPTION

Trading, Venture Capital, Securitization Income

NARRATIVE

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

FORMULA

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

UBPR9999

DESCRIPTION

Reporting Date (CC,YR,MO,DA)

FORMULA

Context.Period.EndDate

UBPRB490

DESCRIPTION

Investment Banking, Advisory Income

NARRATIVE

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

FORMULA

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

UBPRC752

DESCRIPTION

REPORTING FORM NUMBER

FORMULA

UBPRD218

DESCRIPTION

Full Service Domestic Banking Branches (#)

NARRATIVE

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

FORMULA

UBPRD329

DESCRIPTION

Institution Assets Per Domestic Banking Office Ratio

FORMULA

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

UBPRD335

DESCRIPTION

Domestic Assets, Net of Reserve for Bad Debt

FORMULA

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

UBPRD336

DESCRIPTION

Institution Assets in Millions of Dollars

FORMULA

uc:UBPR2170[P0] * .001

UBPRD371

DESCRIPTION

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

FORMULA

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

UBPRD374

DESCRIPTION

Other Noninterest Expense Including Amortization of Intangible Assets

FORMULA

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

UBPRD398

DESCRIPTION

Total Interest and Dividend Income on Securities

FORMULA

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

UBPRD402

DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

FORMULA

uc:UBPRD403[P0] * ANN

UBPRD403

DESCRIPTION

Absolute Value of Total Applicable Income Taxes

FORMULA

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

UBPRD404

DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

FORMULA

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

UBPRD405

DESCRIPTION

Tax Benefit De-Annualized

FORMULA

$$\text{IF}(\text{uc:UBPRD406}[\text{P0}] > 0, \text{PCT}(\text{uc:UBPRD406}[\text{P0}], \text{ANN}), \text{IF}(\text{uc:UBPRD406}[\text{P0}] < 0, 0, \text{IF}(\text{uc:UBPRD406}[\text{P0}] = 0, 0, \text{NULL})))$$
UBPRD406

DESCRIPTION

Total Tax Benefit

FORMULA

$$\begin{aligned} &\text{IF}(\text{uc:UBPRD423}[\text{P0}] = 0, 0, \text{IF}(\text{uc:UBPRD412}[\text{P0}] = 0, ((\text{uc:UBPRD423}[\text{P0}] - \text{uc:UBPRD371}[\text{P0}]) * \\ &\text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] > 0, ((\text{uc:UBPRD423}[\text{P0}] - \text{uc:UBPRD371}[\text{P0}]) * \\ &\text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] < 0 \text{ AND } \text{uc:UBPRD519}[\text{P0}] = 0 \text{ AND } \text{uc:UBPRD409}[\text{P0}] > 0, ((\text{uc:UBPRD409}[\text{P0}] \\ &- \text{uc:UBPRD371}[\text{P0}]) * \text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] < 0 \text{ AND } \text{uc:UBPRD519}[\text{P0}] > 0 \text{ AND } \text{uc:UBPRD409}[\text{P0}] \\ &> 0, ((\text{uc:UBPRD409}[\text{P0}] - \text{uc:UBPRD371}[\text{P0}]) * \text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] < 0 \text{ AND } \text{uc:UBPRD519}[\text{P0}] \\ &< 0 \text{ AND } (\text{uc:UBPRD407}[\text{P0}] > 0 \text{ AND } \text{uc:UBPRD407}[\text{P0}] > \text{uc:UBPRD423}[\text{P0}]), ((\text{uc:UBPRD423}[\text{P0}] - \text{uc:UBPRD371}[\text{P0}]) \\ &* \text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] < 0 \text{ AND } \text{uc:UBPRD519}[\text{P0}] < 0 \text{ AND } \text{uc:UBPRD407}[\text{P0}] = \\ &\text{uc:UBPRD423}[\text{P0}]), ((\text{uc:UBPRD407}[\text{P0}] - \text{uc:UBPRD371}[\text{P0}]) * \text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] < 0 \text{ AND } \\ &\text{uc:UBPRD519}[\text{P0}] < 0 \text{ AND } \text{uc:UBPRD407}[\text{P0}] < \text{uc:UBPRD423}[\text{P0}]), ((\text{uc:UBPRD407}[\text{P0}] - \text{uc:UBPRD371}[\text{P0}]) * \\ &\text{uc:UBPRD404}[\text{P0}]), \text{IF}(\text{uc:UBPRD412}[\text{P0}] < 0, 0, \text{NULL})))))) \end{aligned}$$
UBPRD407

DESCRIPTION

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

FORMULA

$$\text{uc:UBPRD409}[\text{P0}] + \text{uc:UBPRD408}[\text{P0}]$$
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

$$\text{uc:UBPRD402}[\text{P0}] * \text{IF}(\text{uc:UBPR9999} > '2018-01-01', 4.762, 2.941)$$
UBPRD409

DESCRIPTION

Gross Taxable Income Annualized for Tax Equivalent Calculation

FORMULA

$$\text{uc:UBPRD410}[\text{P0}] * \text{ANN}$$

UBPRD410

DESCRIPTION

Gross Taxable Income

FORMULA

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

UBPRD412

DESCRIPTION

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

FORMULA

uc:UBPRD413[P0] * ANN

UBPRD413

DESCRIPTION

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

FORMULA

uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

UBPRD423

DESCRIPTION

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

FORMULA

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

UBPRD463

DESCRIPTION

Institution Marginal Tax Rate

FORMULA

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

UBPRD482

DESCRIPTION

INSTITUTION TOTAL OVERHEAD EXPENSE LESS NONINTEREST INCOME

FORMULA

uc:UBPRE037[P0] - cc:RIAD4079[P0]

UBPRD519

DESCRIPTION

Institution Total Applicable Income Taxes

FORMULA

cc:RIAD4302[P0]

UBPRD659

DESCRIPTION

Average Total Assets (\$000)

NARRATIVE

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

FORMULA

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

UBPRE036

DESCRIPTION

Adjusted Operating Income (TE)

NARRATIVE

Net interest income plus noninterest income.

FORMULA

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

UBPRE037

DESCRIPTION

Non-interest Expense

NARRATIVE

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

FORMULA

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

UBPRE080

DESCRIPTION

Insurance Commissions and Fees

NARRATIVE

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

FORMULA

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

UBPRE081**DESCRIPTION**

Other Net Gains/Losses

NARRATIVE

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

FORMULA

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

UBPRE878**DESCRIPTION**

Average Assets During Quarter

NARRATIVE

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

FORMULA

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