

# 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

PCTOF(uc:[UBPRD420](#)[P0],uc:[UBPR3368](#)[P0])

# 4 Noninterest Income

## 4.1 UBPRES668

### 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

PCTOF(uc:[UBPRD395](#)[P0] \* 4,uc:[UBPR3368](#)[P0])

# 5 Noninterest Expense

## 5.1 UBPRES669

### 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: Credit Losses

### 7.1 UBPRES670

#### DESCRIPTION

Provision for Credit Losses on Loans & Leases - One Qtr Ann

#### NARRATIVE

One quarter annualized provision for credit losses on loans and leases 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 UBPRES671

#### 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 UBPRES672

#### 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 UBPRES673

#### 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 UBPRES674

#### 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

IF(uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRD391[P0],uc:UBPR3368[P0]), NULL)

## 14 Net Inc Attrib Min Ints

### 14.1 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:UBPR9999[P0] > '2009-01-01' AND uc:UBPR3368[P0] <> 0,PCTOF(uc:UBPRJ246[P0],uc:UBPR3368[P0]), NULL)

## 15 Net Income Adjusted Sub S

### 15.1 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)

## 16 Net Income

### 16.1 UBP677

#### 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)

## 17 Int Inc (TE) to Avg Earn Assets

### 17.1 UBP678

#### 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])

## 18 Int Expense to Avg Earn Assets

## 18.1 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])

## 19 Net Int Inc-TE to Avg Earn Assets

### 19.1 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])

## 20 Net Loss to Average Total LN&LS

### 20.1 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])

## 21 Earnings Coverage of Net Loss (X)

### 21.1 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])

## 22 ACL on LN&LS to Net Losses (X)

### 22.1 UBPRE683

#### DESCRIPTION

Allowance for Credit Losses on Loans and Leases to Net Losses (X) - One Qtr Ann

#### NARRATIVE

One quarter annualized allowance for credit losses on loans and leases 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])

## 23 Cash Dividends to Net Income

### 23.1 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)

## 24 Retain Earns to Avg Total Equity

### 24.1 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

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

## 25 Total Loan & Leases (TE)

### 25.1 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

$PCTOF(uc:UBPRD386[P0] * 4 ,uc:UBPRD248[P0])$

## 26 Loans in Domestic Offices

### 26.1 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

$PCTOF(uc:UBPRD384[P0],uc:UBPRD154[P0])$

## 27 Real Estate

### 27.1 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

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

## 28 Secured by 1-4 Fam Resi Prop

### 28.1 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)

## 29 All Other Loans Sec Real Estate

### 29.1 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)

## 30 Commercial & Industrial

### 30.1 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])

## 31 Individual

### 31.1 UBPRES690

#### 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])

## 32 Credit Card

### 32.1 UBPRES691

#### 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])

## 33 Agricultural

### 33.1 UBP692

#### 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])

## 34 Loans in Foreign Offices

### 34.1 UBP693

#### 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])

## 35 Total Investment Securities (TE)

### 35.1 UBP694

#### 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])

**36 Total Investment Securities (Book)****36.1 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])

**37 US Treas & Agency (Excl MBS)****37.1 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])

## 38 Mortgage Backed Securities

### 38.1 UBPRES697

#### 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])

## 39 All Other Securities

### 39.1 UBPRES698

#### 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])

## 40 Interest-Bearing Bank Balances



## 40.1 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])

## 41 Federal Funds Sold & Resales

### 41.1 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])

## 42 Total Interest Bearing Deposits

### 42.1 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])

## 43 Transaction accounts

### 43.1 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])

## 44 Other Savings Deposits

### 44.1 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])

## 45 Time Deposits

### 45.1 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])

## 46 Foreign Office Deposits

### 46.1 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

PCTOF(uc:[UBPRD369](#)[P0],cc:RCFN3404[P0])

## 47 Federal Funds Purchased & Repos

### 47.1 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 RC-K, end-of-period balances are used.

#### FORMULA

PCTOF(uc:[UBPRD370](#)[P0],uc:[UBPR3353](#)[P0])

## 48 Other Borrowed Money

### 48.1 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. 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])

## 49 Subord Notes & Debentures

### 49.1 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])

## 50 Other Interest Expense

### 50.1 UBPRHP01

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

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

## 51 All Interest-Bearing Funds

### 51.1 UBPRES710

#### 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])

## 52 Memo: Interest on Time Dep Over Ins Limit

### 52.1 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

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',uc:[UBPR4635](#)[P0] - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01',(cc:RIADC079[P0] + uc:[UBPRD582](#)[P0]) - cc:RIAD4605[P0],IF(uc:[UBPR9999](#)[P0] < '2001-04-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01',cc:RIAD4635[P0] - cc:RIAD4605[P0],NULL)))

### 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

Allowance for Credit losses on Loan and Leases

#### NARRATIVE

Allowance for for credit losses on 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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPR9999](#)[P0] > = '2008-03-31',cc:RCON3465[P0],IF(uc:[UBPRC752](#)[P0] = 41 AND uc:[UBPR9999](#)[P0] > = '2008-03-31',cc:RCON3465[P0], NULL))

**UBPR3484**

## DESCRIPTION

Lease Financing Receivables (Net of Unearned Income) - Quarterly Average

## FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3484[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3484[P0], NULL))

**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

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]

**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

IF(uc:UBPR9999[P0] > '2002-01-01',cc:RIADC079[P0] + cc:RIAD5523[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-04-01',cc:RIADC079[P0] + uc:UBPRD582[P0],IF(uc:UBPR9999[P0] < '2001-04-01' AND uc:UBPR9999[P0] > '2001-01-01',cc:RIAD4635[P0],NULL)))

**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**

U.S. Treasury Securities and U.S. Government Agency Obligations (Excluding Mortgage-Backed Securities)

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB558[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB558[P0], NULL))

**UBPRB559****DESCRIPTION**

Mortgage-Backed Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB559[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB559[P0], NULL))

**UBPRB560****DESCRIPTION**

All Other Securities

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFDB560[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB560[P0], NULL))

**UBPRB561****DESCRIPTION**

Loans to Individuals For Household, Family, and Other Personal Expenditures: Credit Cards

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB561[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB561[P0], NULL))

**UBPRB562****DESCRIPTION**

Loans to Individuals For Household, Family, and Other Personal Expenditures: Other

**FORMULA**

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCONB562[P0],IF(uc:[UBPRC752](#)[P0] = 41,cc:RCONB562[P0], NULL))

**UBPRC752****DESCRIPTION**

REPORTING FORM NUMBER

## FORMULA

**UBPRD142**

## DESCRIPTION

Institution Average Loans Amount

## FORMULA

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

**UBPRD143**

## DESCRIPTION

Average Domestic Credit Card Loans

## FORMULA

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

**UBPRD154**

## DESCRIPTION

Institution Average Loans Domestic Amount

## FORMULA

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

**UBPRD176**

## DESCRIPTION

Average on Domestic Loans to Individuals

## FORMULA

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

**UBPRD211**

## DESCRIPTION

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

## FORMULA

IF(uc:UBPR9999[P0] > '2008-01-01',uc:UBPR3465[P0] + cc:RCON3466[P0],IF(uc:UBPR9999[P0] > '2002-01-01' AND uc:UBPR9999[P0] < '2008-01-01',cc:RCON3385[P0],IF(uc:UBPR9999[P0] < '2002-01-01' AND uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND

IN(uc:[UBPR9565](#)[P0], '2001', '2002', '0002', '0003'), cc:RCON3385[P0], IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCON3385[P0], NULL))))

### **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

IF(uc:[UBPR9999](#)[P0] > '2008-01-01', cc:RIAD4435[P0] + cc:RIAD4436[P0], IF(uc:[UBPR9999](#)[P0] > '2001-01-01' AND uc:[UBPR9999](#)[P0] < '2008-01-01', cc:RIAD4011[P0], NULL))

### **UBPRD333**

#### DESCRIPTION

Average Earning Assets Total

#### FORMULA

uc:[UBPR3381](#)[P0] + uc:[UBPRD429](#)[P0] + uc:[UBPR3365](#)[P0] + uc:[UBPRD142](#)[P0] + existingof(uc:[UBPRD514](#)[P0], 0) + uc:[UBPR3484](#)[P0] + uc:[UBPRD504](#)[P0]

### **UBPRD340**

#### DESCRIPTION

Average Equity Capital One Quarter

#### FORMULA

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

### UBPRD359

#### DESCRIPTION

Average Interest Bearing Deposit Liabilities

#### FORMULA

if(uc:[UBPR9999](#)[P0] > '2017-01-01' AND uc:[UBPRC752](#)[P0] = 31, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONHK17[P0] + cc:RCONHK16[P0] + Existingof(cc:RCFN3404[P0],0), if(uc:[UBPR9999](#)[P0] > '2017-01-01' AND uc:[UBPRC752](#)[P0] = 41, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONHK17[P0] + cc:RCONHK16[P0], if(uc:[UBPR9999](#)[P0] <= '2016-12-31' AND uc:[UBPRC752](#)[P0] = 31, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONA529[P0] + cc:RCONA514[P0] + cc:RCFN3404[P0], if(uc:[UBPR9999](#)[P0] <= '2016-12-31' AND uc:[UBPRC752](#)[P0] = 41, cc:RCON3485[P0] + cc:RCONB563[P0] + cc:RCONA529[P0] + cc:RCONA514[P0], null))))

### UBPRD360

#### DESCRIPTION

Average All Interest Bearing Deposits

#### FORMULA

uc:[UBPRD359](#)[P0] + uc:[UBPRD476](#)[P0] + uc:[UBPRD437](#)[P0] + uc:[UBPR3353](#)[P0]

### UBPRD361

#### DESCRIPTION

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

#### FORMULA

IF(uc:[UBPRD485](#)[P0] = 1,(uc:[UBPRE625](#)[P0] - uc:[UBPRE625](#)[-P1Q]) \* 4,IF(uc:[UBPRD485](#)[P0] = 0,uc:[UBPRE625](#)[P0] \* 4, NULL))

### 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

IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPRD485](#)[P0] = 1,(cc:RIAD4172[P0] - cc:RIAD4172[-P1Q]) \* 4,IF(uc:[UBPRC752](#)[P0] = 31 AND uc:[UBPRD485](#)[P0] = 0,cc:RIAD4172[P0] \* 4, NULL))

### 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**

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD417[P0] - uc:UBPRD417[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD417[P0] \* 4, NULL))

**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**

IF(uc:UBPRD485[P0] = 1,((cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]) - (cc:RIAD4301[-P1Q] - uc:UBPRD309[-P1Q] + cc:RIAD4230[-P1Q])) \* 4,IF(uc:UBPRD485[P0] = 0,(cc:RIAD4301[P0] - uc:UBPRD309[P0] + cc:RIAD4230[P0]) \* 4, NULL))



**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

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD454[P0] - uc:UBPRD454[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD454[P0] \* 4, NULL))

**UBPRD386**

## DESCRIPTION

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

## FORMULA

(IF(uc:UBPRD485[P0] = 1,(uc:UBPRE031[P0] - uc:UBPRE031[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRE031[P0] \* 4, NULL)) /4)

**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**

IF(uc:UBPRD485[P0] = 1,((cc:RIAD4340[P0] - uc:UBPRE625[P0]) - (cc:RIAD4340[-P1Q] - uc:UBPRE625[-P1Q])) \* 4,IF(uc:UBPRD485[P0] = 0,(cc:RIAD4340[P0] - uc:UBPRE625[P0]) \* 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 Filing Subchapter S

**FORMULA**

IF(uc:UBPR9999[P0] > '1997-01-01' AND uc:UBPRD425[P0] = 1 AND (uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]) > 0,(cc:RIAD4340[P0] + cc:RIAD4302[P0]) - ((uc:UBPRD410[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]) \* uc:UBPRD463[P0]),cc:RIAD4340[P0])

**UBPRD393****DESCRIPTION**

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

**FORMULA**

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD392[P0] - uc:UBPRD392[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD392[P0] \* 4, NULL))

**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

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD398[P0] - uc:UBPRD398[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD398[P0] \* 4, NULL))

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

**UBPRD404****DESCRIPTION**

Available Benefit for Tax Equivalent Adjustment

**FORMULA**

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

**UBPRD405****DESCRIPTION**

Tax Benefit De-Annualized

**FORMULA**

IF(uc:UBPRD406[P0] > 0,PCT(uc:UBPRD406[P0],ANN),IF(uc:UBPRD406[P0] < 0,0,IF(uc:UBPRD406[P0] = 0,0, NULL)))

**UBPRD406****DESCRIPTION**

Total Tax Benefit

**FORMULA**

IF(uc:UBPRD423[P0] = 0,0,IF(uc:UBPRD412[P0] = 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] > 0,((uc:UBPRD423[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] = 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] > 0 AND uc:UBPRD409[P0] > 0,((uc:UBPRD409[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND (uc:UBPRD407[P0] > 0 AND uc:UBPRD407[P0] > uc:UBPRD423[P0]),((uc:UBPRD423[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] = uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0 AND uc:UBPRD519[P0] < 0 AND uc:UBPRD407[P0] < uc:UBPRD423[P0],((uc:UBPRD407[P0] - uc:UBPRD371[P0]) \* uc:UBPRD404[P0]),IF(uc:UBPRD412[P0] < 0,0, NULL))))))))))

**UBPRD407****DESCRIPTION**

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

**FORMULA**

uc:UBPRD409[P0] + uc:UBPRD408[P0]

**UBPRD408**

**DESCRIPTION**

Absolute Value of Total Taxes Annualized for Tax Equivalency Calculations and Grossed Up By Marginal Tax Rate.  
Gross Up Factor is Reciprocal

**FORMULA**

uc:[UBPRD402](#)[P0] \* IF(uc:[UBPR9999](#) > '2018-01-01', 4.762, 2.941)

**UBPRD409****DESCRIPTION**

Gross Taxable Income Annualized for Tax Equivalent Calculation

**FORMULA**

uc:[UBPRD410](#)[P0] \* ANN

**UBPRD410****DESCRIPTION**

Gross Taxable Income

**FORMULA**

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

**UBPRD412****DESCRIPTION**

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

**FORMULA**

uc:[UBPRD413](#)[P0] \* ANN

**UBPRD413****DESCRIPTION**

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

**FORMULA**

uc:[UBPRD410](#)[P0] - cc:RIAD4507[P0] - cc:RIAD4313[P0]

**UBPRD414****DESCRIPTION**

Institution Tax Equivalent Adjustment For Municipal Securities

**FORMULA**

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

**UBPRD415****DESCRIPTION**

## Interest Expense - One Quarter Annualized

## FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4073[P0] \* 4, NULL))

**UBPRD416**

## DESCRIPTION

Institution Total Interest Expense - One Quarter Annualized Amount

## FORMULA

IF(uc:UBPRD485[P0] = 1,(cc:RIAD4073[P0] - cc:RIAD4073[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,cc:RIAD4073[P0] \* 4, NULL))

**UBPRD417**

## DESCRIPTION

Interest Expense On All Deposits

## FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0], if(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31, cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK04[P0] + cc:RIADHK03[P0] + Existingof(cc:RIAD4172[P0],0), if(uc:UBPR9999[P0] <= '2016-12-31' AND uc:UBPRC752[P0] = 41, uc:UBPRE034[P0] + cc:RIADA517[P0], if(uc:UBPR9999[P0] <= '2016-12-31' AND uc:UBPRC752[P0] = 31, uc:UBPRE034[P0] + cc:RIADA517[P0] + cc:RIAD4172[P0],null))))

**UBPRD418**

## DESCRIPTION

One Quarter Interest Income (TE)

## FORMULA

IF(uc:UBPRD485[P0] = 1,(uc:UBPR4107[P0] - uc:UBPR4107[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPR4107[P0] \* 4, 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

IF(uc:UBPRD485[P0] = 1,(uc:UBPR4074[P0] - uc:UBPR4074[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPR4074[P0] \* 4, NULL))

## 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:RCFD2170[-P3Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 6, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P4Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P4Q],41) = 41 and ExistingOf(cc:RCON2170[-P4Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P4Q],31) = 31 and ExistingOf(cc:RCFD2170[-P4Q],200000) > = 300000, 2, 0)))))), IF(MonthOf(Context.Period.EndDate) = 9, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and

ExistingOf(cc:RCFD2170[-P5Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P5Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P5Q],41) = 41 and ExistingOf(cc:RCON2170[-P5Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P5Q],31) = 31 and ExistingOf(cc:RCFD2170[-P5Q],200000) > = 300000, 2, 0))))), IF(MonthOf(Context.Period.EndDate) = 12, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],100001) < 100000, 0, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCON2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],90000) > = 100000 and ExistingOf(cc:RCFD2170[-P6Q],300001) < 300000, 1, IF(ExistingOf(uc:UBPRC752[-P6Q],41) = 41 and ExistingOf(cc:RCON2170[-P6Q],200000) > = 300000, 2, IF(ExistingOf(uc:UBPRC752[-P6Q],31) = 31 and ExistingOf(cc:RCFD2170[-P6Q],200000) > = 300000, 2, 0))))),0))))))

## UBPRD425

### DESCRIPTION

Subchapter S Election in Effect for Federal Income Tax Purposes for the Current Tax Year Indicator.

### 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 IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002') AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q],1) < 1,uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND uc:UBPR2170[P0] > 0 AND ExistingOf(uc:UBPR2170[-P1Q],1) < 1,uc:UBPRD439[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,(uc:UBPRD439[P0] + uc:UBPRD439[-P1Q]) / 2, IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD439[P0],NULL))))))

## UBPRD439

### DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Quarter Average Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'), cc:RCON3190[P0], IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND



IN(uc:UBPR9565[P0],'2001','2002','0003'), ExistingOf(uc:UBPR3355[P0],cc:RCON3190[P0]), IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPR3355[P0],NULL))

### 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

IF(uc:UBPRD485[P0] = 1,(cc:RIADB485[P0] - cc:RIADB485[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,cc:RIADB485[P0] \* 4, NULL))

### UBPRD454

#### DESCRIPTION

Institution Loan Income Domestic Amount

**FORMULA**

IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RIAD4435[P0] + cc:RIAD4436[P0] + cc:RIAD4012[P0] + cc:RIADB485[P0] + cc:RIADB486[P0] + ExistingOf(cc:RIAD4056[P0],0) + cc:RIADB487[P0] + cc:RIAD4024[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,cc:RIAD4010[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2008-01-01' AND uc:UBPRC752[P0] = 31,cc:RIAD4011[P0] + cc:RIAD4012[P0] + cc:RIADB485[P0] + cc:RIADB486[P0] + cc:RIAD4056[P0] + cc:RIADB487[P0] + cc:RIAD4024[P0],NULL)))

**UBPRD457****DESCRIPTION**

Income on Domestic Real Estate Loans - One Quarter Annualized

**FORMULA**

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD330[P0] - uc:UBPRD330[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD330[P0] \* 4, NULL))

**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 Credit Losses on Loans and Leases - One Quarter

**NARRATIVE**

Quarterly provision for credit losses on loans and leases

**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**

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))))))

**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

Provision for Credit Losses on Loan and Lease Financing Receivables (LN&LS) Plus Provision for Allocated Transfer Risk Reserve.

## NARRATIVE

Provision for credit losses on loan and lease financing receivables (LN&LS) plus provision for allocated transfer risk reserve.

## 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

IF(uc:UBPRD485[P0] = 1,(uc:UBPRD309[P0] - uc:UBPRD309[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRD309[P0] \* 4, NULL))

**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

IF(uc:UBPR9999[P0] > '2001-04-01',(uc:UBPRD503[P0] + uc:UBPRD503[-P1Q]) / 2,IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2001-04-01',uc:UBPRD503[P0], NULL))

**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

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',cc:RIAD5523[P0],IF(uc:[UBPR9999](#)[P0] < '2002-01-01' AND uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] > cc:RIADC079[P0],cc:RIAD4635[P0] - cc:RIADC079[P0],IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] < cc:RIADC079[P0],0,IF(uc:[UBPR9999](#)[P0] > '2001-04-01' AND cc:RIAD4635[P0] = cc:RIADC079[P0],0, NULL))))

**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**

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))

### UBPRE038

#### DESCRIPTION

Pretax Operating Income (TE)

#### NARRATIVE

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

#### FORMULA

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

### UBPRE039

#### DESCRIPTION

Pretax Net Operating Income (TE)

#### NARRATIVE

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

#### FORMULA

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

### UBPRE625

#### DESCRIPTION

Cash Dividends Declared

#### NARRATIVE

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

#### FORMULA

cc:RIAD4460[P0] + cc:RIAD4470[P0]

### 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:[UBPRD424](#)[P0]) = 0 and  
ExistingOf(uc:[UBPR2170](#)[-P3Q],25001) < = 25000, '0001','0001'))))))))

### UBPRF967

#### DESCRIPTION

Size Code CALC Helper 4QTRBACK

#### FORMULA

IF(ExistingOf(uc:[UBPRD293](#)[P0]) = 1 and ExistingOf(uc:[UBPR2170](#)[-P4Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P4Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P4Q],900000) > = 1000000, '2002',  
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 1, '0003', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and  
ExistingOf(uc:[UBPR2170](#)[-P4Q],25000) > 25000, '0002', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and  
ExistingOf(uc:[UBPR2170](#)[-P4Q],25001) < = 25000, '0001','0001'))))))))

### UBPRF968

#### DESCRIPTION

Size Code CALC Helper 5QTRBACK

#### FORMULA

IF(ExistingOf(uc:[UBPRD293](#)[P0]) = 1 and ExistingOf(uc:[UBPR2170](#)[-P5Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P5Q],1000000) < 1000000, '2001',  
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 2 and ExistingOf(uc:[UBPR2170](#)[-P5Q],900000) > = 1000000, '2002',  
IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 1, '0003', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and  
ExistingOf(uc:[UBPR2170](#)[-P5Q],25000) > 25000, '0002', IF(ExistingOf(uc:[UBPRD424](#)[P0]) = 0 and  
ExistingOf(uc:[UBPR2170](#)[-P5Q],25001) < = 25000, '0001','0001'))))))))

### UBPRF969

#### DESCRIPTION

Size Code CALC Helper 6QTRBACK

#### FORMULA



IF(ExistingOf(uc:UBPRD293[P0],true) = 1 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],1000001) < 1000000, '2001',  
 IF(ExistingOf(uc:UBPRD424[P0],2) = 2 and ExistingOf(uc:UBPR2170[-P6Q],900000) > = 1000000, '2002',  
 IF(ExistingOf(uc:UBPRD424[P0],1) = 1, '0003', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
 ExistingOf(uc:UBPR2170[-P6Q],24000) > 25000, '0002', IF(ExistingOf(uc:UBPRD424[P0],0) = 0 and  
 ExistingOf(uc:UBPR2170[-P6Q],25001) < = 25000, '0001','0001'))))))))

## 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,uc:RIADHT70[P0] \* 4, NULL))

### UBPRJ246

#### DESCRIPTION

One Quarter Annualized Net Income Attributable to Minority Interests

#### FORMULA

IF (uc:UBPR9999[P0] > '2009-01-01' AND uc:UBPRD485[P0] = 1,(cc:RIADg103[P0] - cc:RIADg103[-P1Q]) \* 4,IF(uc:UBPR9999[P0] > '2009-01-01' AND uc:UBPRD485[P0] = 0,cc:RIADg103[P0] \* 4, NULL))

### UBPRJ432

#### DESCRIPTION

Income on Loans Secured by Real Estate - One Quarter

#### FORMULA

IF (uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRD485[P0] = 1, (cc:RIAD4436[P0] - cc:RIAD4436[-P1Q]) \* 4, IF(uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRD485[P0] = 0, (cc:RIAD4436[P0] \* 4),NULL))

### UBPRJ433

#### DESCRIPTION

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

#### FORMULA

IF (uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRD485[P0] = 1, (cc:RIAD4435[P0] - cc:RIAD4435[-P1Q]) \*4, IF (uc:UBPR9999[P0] > '2008-01-01' AND uc:UBPRD485[P0] = 0, (cc:RIAD4435[P0] \*4),NULL))

## UBPRKW06

### DESCRIPTION

Provision for credit losses on all other assets

### FORMULA

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

## UBPRKW09

### DESCRIPTION

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

### FORMULA

IF(uc:UBPRD485[P0] = 1,(uc:UBPRKW06[P0] - uc:UBPRKW06[-P1Q]) \* 4,IF(uc:UBPRD485[P0] = 0,uc:UBPRKW06[P0] \* 4, NULL))

## UBPRPG66

### DESCRIPTION

Pre Provision Net Revenue QTR \$ (TE)

### NARRATIVE

Pre Provision Net Revenue QTR \$ (TE)

### FORMULA

uc:UBPRD420[P0] / 4 + uc:UBPRD395[P0] - uc:UBPRD481[P0]