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 interet 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 UBPRE668

DESCRIPTION

Non-interest Income - One Qtr Ann

NARRATIVE

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

FORMULA

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

5 Noninterest Expense

5.1 UBPRE669

DESCRIPTION

Non-interest Expense - One Qtr Ann

NARRATIVE

One quarter annualized non-interest expense divided by average assets. Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the

current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

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

6 Pre-Provision Net Revenue (TE)

6.1 UBPRPG70

DESCRIPTION

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

NARRATIVE

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

FORMULA

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

7 Provision: Credit Losses

7.1 UBPRE670

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 UBPRE671

DESCRIPTION

Pretax Operating Income (TE) - One Qtr Ann

NARRATIVE

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

FORMULA

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

10 Realized Gains/Losses Sec

10.1 UBPRE672

DESCRIPTION

Realized Gains/Losses Sec - One Qtr Ann

NARRATIVE

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

FORMULA

PCTOF(uc:UBPRD497[P0],uc:UBPR3368[P0])

11 Unrealized Gains / Losses Equity Sec

11.1 UBPRJA33

DESCRIPTION

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

NARRATIVE

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

FORMULA

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

12 Pretax Net Operating Income (TE)

12.1 UBPRE673

DESCRIPTION

Pretax Net Operating Income (TE) - One Qtr Ann

NARRATIVE

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

FORMULA

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

13 Net Operating Income

13.1 UBPRE674

DESCRIPTION

Net Operating Income - One Qtr Ann

NARRATIVE

One quarter annualized net operating income divided by average assets. After tax net operating income, including securities gains or losses, (which does not include extraordinary gains or losses), divided by average assets. The following

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

FORMULA

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 UBPRE677

DESCRIPTION

Net Income - One Qtr Ann

NARRATIVE

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

FORMULA

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

17 Int Inc (TE) to Avg Earn Assets

17.1 UBPRE678

DESCRIPTION

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

NARRATIVE

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

FORMULA

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

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 benefi t 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 UBPRE690

DESCRIPTION

Individual Loans - One Qtr Ann Yld

NARRATIVE

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

FORMULA

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

32 Credit Card

32.1 UBPRE691

DESCRIPTION

Credit Card Loans - One Qtr Ann Yld

NARRATIVE

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

FORMULA

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

33 Agricultural

33.1 UBPRE692

DESCRIPTION

Agricultural Loans -One Qtr Ann Yld

NARRATIVE

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

FORMULA

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

34 Loans in Foreign Offices

34.1 UBPRE693

DESCRIPTION

Loans in Foreign Offices - One Qtr Ann Yld

NARRATIVE

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

FORMULA

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

35 Total Investment Securities (TE)

35.1 UBPRE694

DESCRIPTION

Total Investment Securities (TE) - One Qtr Ann Yld

NARRATIVE

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

FORMULA

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

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 UBPRE697

DESCRIPTION

Mortgage Backed Securities - One Qtr Ann Yld

NARRATIVE

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

FORMULA

PCTOF(uc:UBPRD419[P0],uc:UBPRB559[P0])

39 All Other Securities

39.1 UBPRE698

DESCRIPTION

All Other Securities - One Qtr Ann Yld

NARRATIVE

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

FORMULA

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

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 UBPRE710

DESCRIPTION

All Interest Bearing Funds - One Qtr Ann Cost

NARRATIVE

One quarter annualized cost of all interest bearing funds. Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.

FORMULA

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

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 Iincome) - 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 reconcilement 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 Expeditures: 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 Expeditures: 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 Filling 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,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 Annaulized 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 by1-4 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]