

## Asset Yields and Funding Costs--Page 3a

### 1 Total Loan & Leases (TE)

#### 1.1 UBPRES091

##### DESCRIPTION

Yield on Total Loans and Leases (TE)

##### NARRATIVE

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables.

##### FORMULA

PCTOFANN(uc:[UBPRE031](#)[P0],uc:[UBPRE386](#)[P0])

### 2 Loans in Domestic Offices

#### 2.1 UBPRES092

##### DESCRIPTION

Yield on Loans in Domestic Offices

##### NARRATIVE

Interest and fees on loans held in domestic offices divided by average domestic office loans.

##### FORMULA

PCTOFANN(uc:[UBPRD458](#)[P0],uc:[UBPRD452](#)[P0])

### 3 Real Estate

#### 3.1 UBPRES093

##### DESCRIPTION

Yield on Real Estate Loans

##### NARRATIVE

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

##### FORMULA

PCTOFANN(uc:[UBPRD330](#)[P0],uc:[UBPRD212](#)[P0])

### 4 Secured by 1-4 Fam Resi Prop

#### 4.1 UBPRF897

##### DESCRIPTION

Yield on Loans Secured by 1-4 Family Residential Property

## NARRATIVE

Interest and fees on loans secured by 1-4 family real estate divided by average loans secured by 1-4 family real estate.

## FORMULA

IF (uc:[UBPR9999](#)[P0] > '2008-01-01', PCTOFANN(cc:RIAD4435[P0],uc:[UBPRJ430](#)[P0]),NULL)

# 5 All Other Loans Sec Real Estate

## 5.1 UBPRF899

### DESCRIPTION

Yield on All Other Loans Secured by Real Estate

### NARRATIVE

Interest and fees on all other loans secured real estate divided by average loans secured by real estate.

### FORMULA

IF (uc:[UBPR9999](#)[P0] > '2008-01-01', PCTOFANN(cc:RIAD4436[P0], uc:[UBPRJ431](#)[P0]),NULL)

# 6 Commercial & Industrial

## 6.1 UBPRES094

### DESCRIPTION

Yield on Commercial and Industrial Loans

### NARRATIVE

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

### FORMULA

PCTOFANN(cc:RIAD4012[P0],uc:[UBPRD450](#)[P0])

# 7 Individual

## 7.1 UBPRES095

### DESCRIPTION

Yield on Individual Loans

### NARRATIVE

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.

### FORMULA

PCTOFANN(cc:RIADB486[P0],uc:[UBPRD177](#)[P0])

# 8 Credit Card

## 8.1 UBPRED096

### DESCRIPTION

Yield on Credit Card Loans

### NARRATIVE

Interest and fees on credit card plans divided by average credit card and related plans.

### FORMULA

PCTOFANN(cc:RIADB485[P0],uc:[UBPRD144](#)[P0])

## 9 Agricultural

### 9.1 UBPRED097

#### DESCRIPTION

Yield on Agricultural Loans

#### NARRATIVE

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

#### FORMULA

IF(cc:RIAD4024[P0] > 0,PCTOFANN(cc:RIAD4024[P0],uc:[UBPRD449](#)[P0]), NULL)

## 10 Loans in Foreign Offices

### 10.1 UBPRED098

#### DESCRIPTION

Yield on Loans in Foreign Offices

#### NARRATIVE

Interest and fees on loans in foreign offices divided by average loans in foreign offices. Available for banks filing Call Report form 031.

#### FORMULA

PCTOFANN(cc:RIAD4059[P0],uc:[UBPRD455](#)[P0])

## 11 Total Investment Securities (TE)

### 11.1 UBPRED099

#### DESCRIPTION

Yield on Total Investment Securities (TE)

#### NARRATIVE

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.

FORMULA

PCTOFANN(uc:[UBPRE033](#)[P0],uc:[UBPRD498](#)[P0])

## 12 Total Investment Securities (Book)

### 12.1 UBPRE100

DESCRIPTION

Yield on Total Investment Securities (Book)

NARRATIVE

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.

FORMULA

PCTOFANN(uc:[UBPRD398](#)[P0],uc:[UBPRD498](#)[P0])

## 13 US Treas & Agency (Excl MBS)

### 13.1 UBPRE101

DESCRIPTION

Yield on US Treasury and Agency Securities (Excluding MBS)

NARRATIVE

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.

FORMULA

PCTOFANN(cc:RIADB488[P0],uc:[UBPRD313](#)[P0])

## 14 Mortgage Backed Securities

### 14.1 UBPRE102

DESCRIPTION

Yield on Mortgage Backed Securities

NARRATIVE

Income on mortgage backed securities divided by the average for those securities.

FORMULA

PCTOFANN(cc:RIADB489[P0],uc:[UBPRD312](#)[P0])

## 15 All Other Securities

### 15.1 UBPRES103

#### DESCRIPTION

Yield on All Other Securities

#### NARRATIVE

Income on all other securities divided by the average for those securities. Includes taxable and tax-exempt obligations issued by state and local subdivisions.

#### FORMULA

PCTOFANN(cc:RIAD4060[P0],uc:[UBPRD308](#)[P0])

## 16 Interest-Bearing Bank Balances

### 16.1 UBPRES104

#### DESCRIPTION

Yield on Interest-Bearing Bank Balances

#### NARRATIVE

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.

#### FORMULA

PCTOFANN(cc:RIAD4115[P0],uc:[UBPRD337](#)[P0])

## 17 Federal Funds Sold & Resales

### 17.1 UBPRES105

#### DESCRIPTION

Yield on Federal Funds Sold and Resales

#### NARRATIVE

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.

#### FORMULA

PCTOFANN(cc:RIAD4020[P0],uc:[UBPRD377](#)[P0])

## 18 Total Interest Bearing Deposits

### 18.1 UBPRES106

#### DESCRIPTION

Cost of Total Interest Bearing Deposits

## NARRATIVE

Interest on all interest-bearing transaction, time and savings deposits in domestic and foreign offices divided by average interest-bearing transaction, time and savings deposits in domestic and foreign offices.

## FORMULA

PCTOFANN(uc:[UBPRD417](#)[P0],uc:[UBPRD433](#)[P0])

## 19 Transaction accounts

### 19.1 UBPRES107

#### DESCRIPTION

Cost of Transaction Accounts

#### NARRATIVE

Interest on transaction accounts (Interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

#### FORMULA

PCTOFANN(cc:RIAD4508[P0],uc:[UBPRD512](#)[P0])

## 20 Other Savings Deposits

### 20.1 UBPRES108

#### DESCRIPTION

Cost of Other Savings Deposits

#### NARRATIVE

Includes interest on MMDAs and other savings deposits divided by the average of such deposits.

#### FORMULA

PCTOFANN(cc:RIAD0093[P0],uc:[UBPRD473](#)[P0])

## 21 Time Deposits

### 21.1 UBPRHR55

#### DESCRIPTION

Cost of Time Deposits

#### NARRATIVE

Interest on all time deposits divided by the average of time deposits From Call Report Schedule RC-K

#### FORMULA

PCTOFANN(uc:[UBPRHR51](#)[P0],uc:[UBPRHR54](#)[P0])

## 22 Foreign Office Deposits

## 22.1 UBPRES111

### DESCRIPTION

Cost of Foreign Office Deposits

### NARRATIVE

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBFs divided by the average for such deposits. Available for banks filling Call Report form 031.

### FORMULA

PCTOFANN(cc:RIAD4172[P0],uc:[UBPRD358](#)[P0])

## 23 Federal Funds Purchased & Repos

### 23.1 UBPRES112

#### DESCRIPTION

Cost of Federal Funds Purchased and Repos

#### NARRATIVE

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.

#### FORMULA

PCTOFANN(cc:RIAD4180[P0],uc:[UBPRD376](#)[P0])

## 24 Other Borrowed Money

### 24.1 UBPRES113

#### DESCRIPTION

Cost of Other Borrowed Money

#### NARRATIVE

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.

#### FORMULA

PCTOFANN(cc:RIAD4185[P0],uc:[UBPRD432](#)[P0])

## 25 Subord Notes & Debentures

### 25.1 UBPRES114

#### DESCRIPTION

Cost of Subordinated Notes and Debentures

#### NARRATIVE

Interest on notes and debentures subordinated to deposits, divided by the average of notes and debentures subordinated to deposits.

FORMULA

PCTOFANN(cc:RIAD4200[P0],uc:[UBPRD506](#)[P0])

## 26 Other Interest Expense

### 26.1 UBPRHN99

DESCRIPTION

COST OF OTHER INTEREST EXPENSE

NARRATIVE

Other Interest Expense divided by trading liabilities and subordinated debt (used for 051 filers only)

FORMULA

PCTOFANN(cc:RIADGW44[P0],(uc:[UBPRD432](#)[P0] + uc:[UBPRD506](#)[P0]))

## 27 All Interest-Bearing Funds

### 27.1 UBPRE115

DESCRIPTION

Cost of All Interest-Bearing Funds

NARRATIVE

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.

FORMULA

PCTOFANN(cc:RIAD4073[P0],uc:[UBPRD434](#)[P0])

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

### 28.1 UBPRPG67

DESCRIPTION

Interest on Time Deposits over Insurance limit YTD cost %.

NARRATIVE

Interest on time deposits over insurance limit YTD 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:[UBPRHR56](#)[P0], uc:[UBPRE109](#)[P0])

## 29 Total Loan & Leases

### 29.1 UBPRPM98

#### DESCRIPTION

Average Loan & Leases Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRE386](#)[P0], uc:[UBPRD659](#)[P0])

## 30 Loans in Domestic Offices

### 30.1 UBPRPM99

#### DESCRIPTION

Average Loans in Domestic Offices Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD452](#)[P0] , uc:[UBPRD659](#)[P0])

## 31 Real Estate

### 31.1 UBPRPN00

#### DESCRIPTION

Average Real Estate Loans Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD212](#)[P0] , uc:[UBPRD659](#)[P0])

## 32 Secured by 1-4 Fam Resid Prop

### 32.1 UBPRPN01

#### DESCRIPTION

Average Loans Secured by 1-4 Fam Resi Prop Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRJ430](#)[P0] , uc:[UBPRD659](#)[P0])

## 33 All Other Loans Sec Real Estate

### 33.1 UBPRPN02

#### DESCRIPTION

Average All Other Loans Sec Real Estate Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRJ431](#)[P0] , uc:[UBPRD659](#)[P0])

## 34 Commercial & Industrial

### 34.1 UBPRPN03

#### DESCRIPTION

Average Commercial & Industrial Loans Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD450](#)[P0] , uc:[UBPRD659](#)[P0])

## 35 Individual

### 35.1 UBPRPN04

#### DESCRIPTION

Average Individual Loans Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD177](#)[P0] , uc:[UBPRD659](#)[P0])

## 36 Credit Card

### 36.1 UBPRPN05

#### DESCRIPTION

Average Credit Card Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD144](#)[P0] , uc:[UBPRD659](#)[P0])

## 37 Agricultural

## 37.1 UBPRPN06

### DESCRIPTION

Average Agricultural Loans Percentage of Average Assets

### NARRATIVE

### FORMULA

PCTOF(uc:[UBPRD449](#)[P0] , uc:[UBPRD659](#)[P0])

## 38 Loans in Foreign Offices

### 38.1 UBPRPN07

#### DESCRIPTION

Average Loans in Foreign Offices Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD455](#)[P0] , uc:[UBPRD659](#)[P0])

## 39 Total Investment Securities

### 39.1 UBPRPN08

#### DESCRIPTION

Average Total Investment Securities Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD498](#)[P0] , uc:[UBPRD659](#)[P0])

## 40 US Treas & Agency (Excl MBS)

### 40.1 UBPRPN09

#### DESCRIPTION

Average US Treas & Agency (Excl MBS) Percentage of Average Assets

#### NARRATIVE

#### FORMULA

PCTOF(uc:[UBPRD313](#)[P0] , uc:[UBPRD659](#)[P0])

## 41 Mortgage Backed Securities

### 41.1 UBPRPN10

**DESCRIPTION**

Average Mortgage Backed Securities Percentage of Average Assets

**NARRATIVE****FORMULA**

PCTOF(uc:[UBPRD312](#)[P0] , uc:[UBPRD659](#)[P0])

## 42 All Other Securities

### 42.1 UBPRPN11

**DESCRIPTION**

Average All Other Securities Percentage of Average Assets

**NARRATIVE****FORMULA**

PCTOF(uc:[UBPRD308](#)[P0] , uc:[UBPRD659](#)[P0])

## 43 Interest-Bearing Bank Balances

### 43.1 UBPRPN12

**DESCRIPTION**

Average Interest-Bearing Bank Balances Percentage of Average Assets

**NARRATIVE****FORMULA**

PCTOF(uc:[UBPRD337](#)[P0] , uc:[UBPRD659](#)[P0])

## 44 Federal Funds Sold & Resales

### 44.1 UBPRPN13

**DESCRIPTION**

Average Federal Funds Sold & Resales Percentage of Average Assets

**NARRATIVE****FORMULA**

PCTOF(uc:[UBPRD377](#)[P0] , uc:[UBPRD659](#)[P0])

## 45 Total Interest Bearing Deposits

### 45.1 UBPRPN14

**DESCRIPTION**

Average Total Interest Bearing Deposits Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD433](#)[P0] , uc:[UBPRD659](#)[P0])

## 46 Transaction Accounts

### 46.1 UBPRPN15

DESCRIPTION

Average Transaction accounts Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD512](#)[P0] , uc:[UBPRD659](#)[P0])

## 47 Other Savings Deposits

### 47.1 UBPRPN16

DESCRIPTION

Average Other Savings Deposits Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD473](#)[P0] , uc:[UBPRD659](#)[P0])

## 48 Time Deposits

### 48.1 UBPRPN17

DESCRIPTION

Average Time Deposits Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRHR54](#)[P0] , uc:[UBPRD659](#)[P0])

## 49 Foreign Office Deposits

### 49.1 UBPRPN18

DESCRIPTION

Average Foreign Office Deposits Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD358](#)[P0] , uc:[UBPRD659](#)[P0])

## 50 Federal Funds Purchased & Repos

### 50.1 UBPRPN19

DESCRIPTION

Average Federal Funds Purchased & Repos Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD376](#)[P0] , uc:[UBPRD659](#)[P0])

## 51 Other Borrowed Money

### 51.1 UBPRPN20

DESCRIPTION

Average Other Borrowed Money Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD432](#)[P0] , uc:[UBPRD659](#)[P0])

## 52 Subord Notes & Debentures

### 52.1 UBPRPN21

DESCRIPTION

Average Subord Notes & Debentures Percentage of Average Assets

NARRATIVE

FORMULA

PCTOF(uc:[UBPRD506](#)[P0] , uc:[UBPRD659](#)[P0])

## 53 Other Interest Expense Balances

### 53.1 UBPRPN22

DESCRIPTION

Average Other Interest Bearing Funds Percentage of Average Assets

NARRATIVE

## FORMULA

PCTOF((uc:[UBPRD432](#)[P0] + uc:[UBPRD506](#)[P0]) , uc:[UBPRD659](#)[P0])

## 54 All Interest-Bearing Funds

### 54.1 UBPRPN23

## DESCRIPTION

Average All Interest-Bearing Funds Percentage of Average Assets

## NARRATIVE

## FORMULA

PCTOF(uc:[UBPRD434](#)[P0] , uc:[UBPRD659](#)[P0])

## 55 Time Deposits Over Ins Limit

### 55.1 UBPRPN24

## DESCRIPTION

Average Balance Time Dep Over Ins Limit Percentage of Average Assets

## NARRATIVE

## FORMULA

PCTOF(uc:[UBPRHR57](#)[P0] , uc:[UBPRD659](#)[P0])

## Referenced Concepts

### **UBPR2170**

#### DESCRIPTION

Total Assets

#### NARRATIVE

Total Assets from Call Report Schedule RC.

#### FORMULA

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

### **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))

### **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))

**UBPR3465****DESCRIPTION**

Quarterly Average of Loans Secured by 1-4 Family Residential Properties

**FORMULA**

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

**UBPR3484****DESCRIPTION**

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

**FORMULA**

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

**UBPR4010****DESCRIPTION**

Interest and Fees on Loans

**NARRATIVE**

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

**FORMULA**

cc:RIAD4010[P0]

**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

**UBPRB558**

DESCRIPTION

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

FORMULA

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

**UBPRB559**

DESCRIPTION

Mortgage-Backed Securities

FORMULA

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

**UBPRB560**

DESCRIPTION

All Other Securities

FORMULA

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

**UBPRB561**

DESCRIPTION

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

FORMULA

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

**UBPRB562**

## DESCRIPTION

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

## FORMULA

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

**UBPRC752**

## DESCRIPTION

REPORTING FORM NUMBER

## FORMULA

**UBPRD142**

## DESCRIPTION

Institution Average Loans Amount

## FORMULA

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

**UBPRD143**

## DESCRIPTION

Average Domestic Credit Card Loans

## FORMULA

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

**UBPRD144**

## DESCRIPTION

Four Period Average of Quarterly Domestic Credit Card Loans

## FORMULA

CAVG04X(#uc:[UBPRD143](#))

**UBPRD151**

## DESCRIPTION

Institution Loans Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPRD142](#))

**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)))

**UBPRD177**

## DESCRIPTION

Four Period Average Domestic Loans to Individuals

## FORMULA

CAVG04X(#uc:UBPRD176)

**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))))

**UBPRD212**

## DESCRIPTION

Four Period Average Quarterly Real Estate Loans

## FORMULA

CAVG04X(#uc:UBPRD211)

**UBPRD272**

## DESCRIPTION

Institution Lease Financing Receivable Calendar Year Average Amount

FORMULA

CAVG04X(#uc:[UBPR3484](#))

### **UBPRD293**

DESCRIPTION

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

FORMULA

### **UBPRD308**

DESCRIPTION

Calendar Year Average of 90-Day Average of All Other Securities

FORMULA

CAVG04X(#uc:[UBPRB560](#))

### **UBPRD312**

DESCRIPTION

Calendar Year Average of 90-Day Average of Mortgage Backed Securities

FORMULA

CAVG04X(#uc:[UBPRB559](#))

### **UBPRD313**

DESCRIPTION

Calendar Year Average of 90-Day Average of U.S. Treasury and Agency Securities Excluding Mortgage Backed Securities

FORMULA

CAVG04X(#uc:[UBPRB558](#))

### **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))

### **UBPRD337**

DESCRIPTION

Institution Interest Bearing Balance Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:[UBPR3381](#))**UBPRD351**

## DESCRIPTION

Four Period Average of Time Deposits Greater Than \$100,000

## FORMULA

CAVG04X(#cc:RCONA514)

**UBPRD352**

## DESCRIPTION

Institution Time CD of \$100,000 or More Calendar Year Average Amount

## FORMULA

CAVG04X(#cc:RCONA514)

**UBPRD358**

## DESCRIPTION

Institution Four Period Average Interest Bearing Foreign Deposits

## FORMULA

CAVG04X(#cc:RCFN3404)

**UBPRD371**

## DESCRIPTION

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

## FORMULA

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

**UBPRD376**

## DESCRIPTION

Institution Federal Funds Purchased Calendar Quarter Average

## FORMULA

CAVG04X(#uc:[UBPR3353](#))**UBPRD377**

## DESCRIPTION

Institution Federal Fund Sold Calendar Quarter Average

## FORMULA

CAVG04X(#uc:[UBPR3365](#))

**UBPRD394**

## DESCRIPTION

Institution Total Income Not Subject to Federal Income Taxes Amount

## FORMULA

cc:RIAD4507[P0] + cc:RIAD4313[P0]

**UBPRD398**

## DESCRIPTION

Total Interest and Dividend Income on Securities

## FORMULA

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

**UBPRD402**

## DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

## FORMULA

uc:[UBPRD403](#)[P0] \* ANN

**UBPRD403**

## DESCRIPTION

Absolute Value of Total Applicable Income Taxes

## FORMULA

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

**UBPRD404**

## DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

## FORMULA

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

**UBPRD405**

## DESCRIPTION

Tax Benefit De-Annualized

## FORMULA

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

**UBPRD406**

**DESCRIPTION**

Total Tax Benefit

**FORMULA**

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

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

**FORMULA**

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

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

**FORMULA**

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

Gross Taxable Income Annualized for Tax Equivalent Calculation

**FORMULA**

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

Gross Taxable Income

**FORMULA**

$$\text{cc:RIAD4301}[\text{P0}] + \text{existingof}(\text{cc:RIAD4513}[\text{P0}], 0)$$
**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]

**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))))

**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))))))

## UBPRD429

### DESCRIPTION

Total Investment Securities Calendar Quarter Average

### FORMULA

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

## UBPRD432

### DESCRIPTION

Institution Total Other Liabilities For Borrowed Money Calendar Year Average Amount

### FORMULA

existingof(uc:UBPRD440[P0],0)

## UBPRD433

### DESCRIPTION

Institution Interest Bearing Deposit Liabilities Calendar Year Average Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRHR57[P0] + uc:UBPRHR58[P0] + uc:UBPRD473[P0], IF(uc:UBPR9999[P0] > '2017-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD512[P0] + uc:UBPRHR57[P0] + uc:UBPRHR58[P0] + uc:UBPRD473[P0] + Existingof(uc:UBPRD358[P0],0),

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPR9999[P0] < '2017-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD512[P0] + uc:UBPRD351[P0] + uc:UBPRD474[P0] + uc:UBPRD473[P0] + uc:UBPRD358[P0],NULL)))

## UBPRD434

### DESCRIPTION

Average Interest Bearing Liabilities Including Mortgages and Capitalized Leases

### FORMULA

uc:UBPRD435[P0]

## UBPRD435

### DESCRIPTION

Institution Total Interest Bearing Liabilities Calendar Quarter Average

### FORMULA

uc:UBPRD433[P0] + uc:UBPRD376[P0] + existingof(uc:UBPRD440[P0],0) + uc:UBPRD506[P0]

## 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)))

## UBPRD440

### DESCRIPTION

Institution Other Liabilities for Borrowed Money Calendar Year Average Amount

### FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 31,uc:UBPRD441[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'2001','2002','0003'),uc:UBPRD441[P0],IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41 AND IN(uc:UBPR9565[P0],'0001','0002'),uc:UBPRD442[P0],NULL)))

## UBPRD441

### DESCRIPTION

Four Period Average of Liabilities for Other Borrowed Money Calendar Quarter Average Amount

### FORMULA

CAVG04X(#uc:UBPRD439)

## UBPRD442

**DESCRIPTION**

Institution Five Period Average Total Other Borrowed Money Calendar Quarter Average Amount

**FORMULA**

CAVG05X(#uc:[UBPRD439](#))

**UBPRD449****DESCRIPTION**

FOUR PERIOD AVERAGE OF AGRICULTURAL LOANS

**FORMULA**

CAVG04X(#cc:RCON3386)

**UBPRD450****DESCRIPTION**

FOUR PERIOD AVERAGE OF QUARTERLY COMMERCIAL AND INDUSTRIAL LOANS

**FORMULA**

CAVG04X(#cc:RCON3387)

**UBPRD452****DESCRIPTION**

FOUR PERIOD AVERAGE OF QUARTERLY TOTAL LOANS HELD IN DOMESTIC OFFICES

**FORMULA**

CAVG04X(#uc:[UBPRD154](#))

**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)))

**UBPRD455****DESCRIPTION**

CALENDAR YEAR AVERAGE OF TOTAL LOANS HELD IN FOREIGN OFFICES

**FORMULA**

CAVG04X(#cc:RCFN3360)

**UBPRD458**

## DESCRIPTION

TOTAL INTEREST AND FEE INCOME ON LOANS

## FORMULA

IF(uc:UBPR9999[P0] > '2001-01-01' AND uc:UBPRC752[P0] = 41,uc:UBPR4010[P0],IF(uc:UBPR9999[P0] > '2001-01-01'  
AND uc:UBPRC752[P0] = 31,uc:UBPRD454[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))))))

**UBPRD473**

## DESCRIPTION

Four Period Average of Other Nontransactional Savings Deposits

## FORMULA

CAVG04X(#cc:RCONB563)

**UBPRD474**

## DESCRIPTION

Four Period Average of Other Nontransactional Time Deposits

## FORMULA

CAVG04X(#cc:RCONA529)

**UBPRD498**

## DESCRIPTION

Institution Total Investment Securities Calendar Year Average Amount

## FORMULA

CAVG04X(#uc:UBPRD429)

**UBPRD506**

## DESCRIPTION

Institution Subordinated Debt by Total Assets Calendar Year Average Ratio

## FORMULA

CAVG05X(#uc:UBPR3200)

**UBPRD512**

## DESCRIPTION

Four Period Average of Interest Bearing Transaction Accounts

## FORMULA

CAVG04X(#cc:RCON3485)

**UBPRD519**

## DESCRIPTION

Institution Total Applicable Income Taxes

## FORMULA

cc:RIAD4302[P0]

**UBPRD659**

## DESCRIPTION

Average Total Assets (\$000)

## NARRATIVE

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

## FORMULA

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

**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]

**UBPRE109**

## DESCRIPTION

Cost of Time Deposits Over \$100,000

## NARRATIVE

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.

## FORMULA

PCTOFANN(cc:RIADA517[P0],uc:UBPRD352[P0])

**UBPRE386**

## DESCRIPTION

Average Total Loans & Leases

**NARRATIVE**

Average total loans and average lease financing receivables for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods, from Call Report Schedule RC-K.

**FORMULA**

uc:[UBPRD151](#)[P0] + uc:[UBPRD272](#)[P0]

**UBPRE878****DESCRIPTION**

Average Assets During Quarter

**NARRATIVE**

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

**FORMULA**

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

**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'))))))))

## 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])

## UBPRHR52

### DESCRIPTION

Average Time Deposits (sum of Time Deposits more than \$250,000 and \$250,00 and less)

### FORMULA

(cc:RCONHK16[P0] + cc:RCONHK17[P0])

## UBPRHR53

### DESCRIPTION

Average Time Deposits (sum of Time Deposits more than \$100,000 and \$100,00 and less)

### FORMULA

(cc:RCONA514[P0] + cc:RCONA529[P0])

## UBPRHR54

### DESCRIPTION

Four Period Average of Time Deposits

### FORMULA

if(uc:UBPR9999[P0] > = '2017-03-31', CAVG04X(#uc:UBPRHR52),CAVG04X(#uc:UBPRHR53))

**UBPRHR56**

## DESCRIPTION

Cost of Time Deposits over \$250M

## NARRATIVE

Interest expense on time deposits more than \$250,000 divided average time deposits more than \$250,000 from Call Report Schedule RC-K

## FORMULA

PCTOFANN(cc:RIADHK04[P0],uc:[UBPRHR57](#)[P0])

**UBPRHR57**

## DESCRIPTION

Four Period Average of Time Deposits of more than \$250,000

## FORMULA

CAVG04X(#cc:RCONHK17)

**UBPRHR58**

## DESCRIPTION

Four Period Average of Time Deposits \$250,000 or less

## FORMULA

CAVG04X(#cc:RCONHK16)

**UBPRJ430**

## DESCRIPTION

Calendar Year Average of 90-Day Averages For Loans Secured by 1-4 Family Residences

## FORMULA

IF (uc:[UBPR9999](#)[P0] >'2008-01-01', CAVG04X(#uc:[UBPR3465](#)),NULL)

**UBPRJ431**

## DESCRIPTION

Calendar Year Average of 90-Day Averages For Loans Secured by Other Real Estate Loans

## FORMULA

IF (uc:[UBPR9999](#)[P0] >'2008-01-01', CAVG04X(#cc:RCON3466),NULL)