

# Income Statement \$--Page 2

## 1 Interest and Fees on Loans

### 1.1 UBPR4010

#### DESCRIPTION

Interest and Fees on Loans

#### NARRATIVE

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

#### FORMULA

cc:RIAD4010[P0]

### 1.2 UBPRES044

#### DESCRIPTION

Interest and Fees on Loans one-year growth rate

#### NARRATIVE

The one-year growth rate in interest and fees on loans. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYI(#uc:[UBPR4010](#),1)

## 2 Income From Lease Financing

### 2.1 RIAD4065

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 2.2 UBPRES045

#### DESCRIPTION

Income from Lease Financing one-year growth rate

#### NARRATIVE

The one-year growth rate in income from lease financing. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYA(#cc:RIAD4065,1)

### 3 Tax-Exempt

#### 3.1 RIAD4313

DESCRIPTION

NARRATIVE

FORMULA

#### 3.2 UBPRE046

DESCRIPTION

Tax-Exempt Income on Loans and Leases

NARRATIVE

The one-year growth rate in tax-exempt income on loans and leases. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYI(#cc:RIAD4313,1)

### 4 Estimated Tax Benefit

#### 4.1 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))

#### 4.2 UBPRL110

DESCRIPTION

Estimated Tax Benefit from Tax-Exempt Loan Income one-year growth rate

NARRATIVE

The one-year growth rate in the estimated tax benefit from tax-exempt loan income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYA(#uc:UBPRE030,1)

### 5 Income on Loans & Leases (TE)

## 5.1 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]

## 5.2 UBPRE047

### DESCRIPTION

Income on Loans and Leases (TE) one-year growth rate

### NARRATIVE

The one-year growth rate in income on loans and leases (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

### FORMULA

CHANGEYI(#uc:[UBPRE031](#),1)

## 6 US Treas & Agency (Excl MBS)

### 6.1 RIADB488

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 6.2 UBPRE048

#### DESCRIPTION

US Treasury and Agency (Excluding MBS) Income one-year growth rate

#### NARRATIVE

The one-year growth rate in US Treasury and Agency (excluding MBS) income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2002-01-01',CHANGEYA(#cc:RIADB488,1), NULL)

## 7 Mortgage Backed Securities

### 7.1 RIADB489

## DESCRIPTION

## NARRATIVE

## FORMULA

**7.2 UBPRES049**

## DESCRIPTION

Mortgage Backed Securities Income one-year growth rate

## NARRATIVE

The one-year growth rate in mortgage backed securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

IF(uc:UBPRE9999[P0] > '2002-01-01',CHANGEYA(#cc:RIADB489,1), NULL)

**8 Estimated Tax Benefit****8.1 UBPRES032**

## 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))

**8.2 UBPR111**

## DESCRIPTION

Estimated Tax Benefit from Tax-Exempt Securities Income one-year growth rate

## NARRATIVE

The one-year growth rate in the estimated tax benefit from tax-exempt securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

CHANGEYA(#uc:UBPRE032,1)

**9 All Other Securities****9.1 RIAD4060**

## DESCRIPTION

## NARRATIVE

## FORMULA

**9.2 UBPRES050**

## DESCRIPTION

All Other Securities Income one-year growth rate

## NARRATIVE

The one-year growth rate in all other securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

IF(uc:[UBPRE9999](#)[P0] > '2002-01-01',CHANGEYI(#cc:RIAD4060,1), NULL)

**10 Tax-Exempt Securities Income****10.1 RIAD4507**

## DESCRIPTION

## NARRATIVE

## FORMULA

**10.2 UBPRES051**

## DESCRIPTION

Tax-Exempt Securities Income one-year growth rate

## NARRATIVE

The one-year growth rate in tax-exempt securities income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

CHANGEYI(#cc:RIAD4507,1)

**11 Investment Interest Income (TE)****11.1 UBPRES033**

## 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]

## 11.2 UBPRES052

### DESCRIPTION

Investment Interest Income (TE) one-year growth rate

### NARRATIVE

The one-year growth rate in investment interest income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

### FORMULA

CHANGEYA(#uc:[UBPRES033](#),1)

## 12 Interest on Due From Banks

### 12.1 RIAD4115

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 12.2 UBPRES053

#### DESCRIPTION

Interest on Due From Banks 1-year growth rate

#### NARRATIVE

The 1-year growth rate in interest on due from banks. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYA(#cc:RIAD4115,1)

## 13 Int on Fed Funds Sold & Resales

### 13.1 RIAD4020

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 13.2 UBPRES054

#### DESCRIPTION

Interest on Federal Funds Sold/Resales one-year growth rate

#### NARRATIVE

The one-year growth rate in interest on federal funds sold/resales. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYI(#cc:RIAD4020,1)

## 14 Trading Account Income

### 14.1 RIAD4069

DESCRIPTION

NARRATIVE

FORMULA

### 14.2 UBPRES055

DESCRIPTION

Trading Account Income one-year growth rate

NARRATIVE

The one-year growth rate in trading account income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYI(#cc:RIAD4069,1)

## 15 Other Interest Income

### 15.1 RIAD4518

DESCRIPTION

NARRATIVE

FORMULA

### 15.2 UBPRES056

DESCRIPTION

Other Interest Income one-year growth rate

NARRATIVE

The one-year growth rate in other interest income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

IF(uc:UBPR9999[P0] > '2002-01-01',CHANGEYA(#cc:RIAD4518,1), NULL)

## 16 Total Interest Income (TE)

### 16.1 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]

### 16.2 UBPRES057

#### DESCRIPTION

Total Interest Income (TE) one-year growth rate

#### NARRATIVE

The one-year growth rate in total interest income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYI(#uc:UBPR4107,1)

## 17 Int on Deposits in Foreign Off

### 17.1 RIAD4172

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 17.2 UBPRES058

#### DESCRIPTION

Interest on Deposits in Foreign Offices one-year growth rate

#### NARRATIVE

The one-year growth rate in interest on deposits in foreign offices. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(cc:RIAD4172[-P4Q] > 0,CHANGEYA(#cc:RIAD4172,1),null)



## 18 Interest on Domestic Deposits

### 18.1 UBPRHR48

#### DESCRIPTION

Interest on Domestic Deposits

#### NARRATIVE

For March 2017 and after the sum of Transaction Accounts, Savings Deposits, Time Deposits \$250,000 or less and Time Deposits more than \$250,000. For periods prior to March 2017 the sum of Transaction Accounts, Savings Deposits, Time Deposits of \$100,000 or more and Time Deposits of less than \$100,000.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2017-01-01', cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK03[P0] + cc:RIADHK04[P0], uc:[UBPRE034](#)[P0] + cc:RIADA517[P0])

### 18.2 UBPRHR49

#### DESCRIPTION

Interest on Domestic Deposits One Year Growth Rate

#### NARRATIVE

Interest on Domestic Deposits One Year Growth Rate

#### FORMULA

CHANGEYA(#uc:[UBPRHR48](#),1)

## 19 Int on Fed Funds Purch & Repos

### 19.1 RIAD4180

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 19.2 UBPRE061

#### DESCRIPTION

Interest on Federal Funds Purchased and Repos one-year growth rate

#### NARRATIVE

The one-year growth rate in interest on federal funds purchased and repos. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYI(#cc:RIAD4180,1)

## 20 Int Trad Liab & Oth Borrowings

## 20.1 RIAD4185

DESCRIPTION

NARRATIVE

FORMULA

## 20.2 UBPRES062

DESCRIPTION

Interest on Trading Liabilities and Other Borrowings one-year growth rate

NARRATIVE

The one-year growth rate in interest on trading liabilities and other borrowings. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYA(#cc:RIAD4185,1)

## 21 Int on Sub Notes & Debentures

### 21.1 RIAD4200

DESCRIPTION

NARRATIVE

FORMULA

### 21.2 UBPRES064

DESCRIPTION

Interest on Subordinated Notes and Debentures one-year growth rate

NARRATIVE

The one-year growth rate in interest on Subordinated Notes and Debentures. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYI(#cc:RIAD4200,1)

## 22 Other Interest Expense

### 22.1 RIADGW44

DESCRIPTION

NARRATIVE

FORMULA

## 22.2 UBPRHN98

### DESCRIPTION

OTHER INTEREST EXPENSE ONE YEAR GROWTH RATE

### NARRATIVE

### FORMULA

CHANGEYA(#cc:RIADGW44,1)

## 23 Total Interest Expense

### 23.1 RIAD4073

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 23.2 UBPRE065

#### DESCRIPTION

Total Interest Expense one-year growth rate

#### NARRATIVE

The one-year growth rate in total interest expense. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(cc:RIAD4073[-P4Q] > 0,CHANGEYA(#cc:RIAD4073,1),null)

## 24 Net Interest Income (TE)

### 24.1 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]

### 24.2 UBPRE066

#### DESCRIPTION

Net Interest Income (TE) one-year growth rate

## NARRATIVE

The one-year growth rate in net interest income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

CHANGEYA(#uc:UBPR4074,1)

## 25 Non-interest Income

### 25.1 RIAD4079

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 25.2 UBPRES067

#### DESCRIPTION

Non-interest Income one-year growth rate

#### NARRATIVE

The one-year growth rate in non-interest income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(cc:RIAD4079[-P4Q] > 0,CHANGEYA(#cc:RIAD4079,1),null)

## 26 Adjusted Operating Income (TE)

### 26.1 UBPRES036

#### DESCRIPTION

Adjusted Operating Income (TE)

#### NARRATIVE

Net interest income plus noninterest income.

#### FORMULA

uc:UBPR4074[P0] + cc:RIAD4079[P0]

### 26.2 UBPRES068

#### DESCRIPTION

Adjusted Operating Income (TE) one-year growth rate

#### NARRATIVE

The one-year growth rate in adjusted operating income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYA(#uc:[UBPRE036](#),1)

## 27 Non-Interest Expense

### 27.1 UBPRE037

#### DESCRIPTION

Non-interest Expense

#### NARRATIVE

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

#### FORMULA

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

### 27.2 UBPRE069

#### DESCRIPTION

Non-interest Expense one-year growth rate

#### NARRATIVE

The one-year growth rate in non-interest expense. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYA(#uc:[UBPRE037](#),1)

## 28 Pre-Provision Net Revenue (TE)

### 28.1 UBPRPG64

#### DESCRIPTION

Pre Provision Net Revenue YTD \$ (TE)

#### NARRATIVE

Pre Provision Net Revenue YTD \$ (TE)

#### FORMULA

uc:[UBPRE036](#)[P0] - uc:[UBPRE037](#)[P0]

### 28.2 UBPRPG65

#### DESCRIPTION

Pre Provision Net Revenue 1 Year Growth (TE)

NARRATIVE

Pre Provision Net Revenue 1 Year Growth (TE)

FORMULA

IF(uc:UBPRPG64[-P4Q] > 0,CHANGEYA(#uc:UBPRPG64,1),null)

## 29 Provision: Credit Losses

### 29.1 RIAD4230

DESCRIPTION

NARRATIVE

FORMULA

### 29.2 UBPRE070

DESCRIPTION

Provision for Credit Losses on Loans and Lease Losses one-year growth rate

NARRATIVE

The one-year growth rate in the provision for credit losses on loans and lease losses. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

IF(cc:RIAD4230[-P4Q] > 0,CHANGEYA(#cc:RIAD4230,1),null)

## 30 Provision: Credit Losses Other Assets

### 30.1 UBPRKW06

DESCRIPTION

Provision for credit losses on all other assets

NARRATIVE

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)

### 30.2 UBPRKW08

DESCRIPTION

Provision for credit losses on all other assets one-year growth rate

NARRATIVE

The one-year growth rate in the provision for credit losses on all other assets. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(uc:UBPRKW06[-P4Q] > 0,CHANGEYA(#uc:UBPRKW06,1),null)

## 31 Pretax Operating Income (TE)

### 31.1 UBPRES038

#### 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]

### 31.2 UBPRES071

#### DESCRIPTION

Pretax Operating Income (TE) one-year growth rate

#### NARRATIVE

The one-year growth rate in pretax operating income (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(uc:UBPRES038[-P4Q] > 0,CHANGEYA(#uc:UBPRES038,1),null)

## 32 Realized G/L Hld-to-Maturity Sec

### 32.1 RIAD3521

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 32.2 UBPRES072

#### DESCRIPTION

Realized Gains (Losses) on Held-to-Maturity Securities one-year growth rate

#### NARRATIVE

The one-year growth rate on realized gains (losses) on held to maturity securities. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

**FORMULA**

IF(cc:RIAD3521[-P4Q] > 0,CHANGEYA(#cc:RIAD3521,1),null)

## 33 Realized G/L Avail-for Sale Sec

### 33.1 RIAD3196

**DESCRIPTION****NARRATIVE****FORMULA**

### 33.2 UBPRE073

**DESCRIPTION**

Realized Gains (Losses) on Available for Sale Securities one-year growth rate

**NARRATIVE**

The one-year growth rate in realized gains (losses) on available for sale securities. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

**FORMULA**

IF(cc:RIAD3196[-P4Q] > 0,CHANGEYA(#cc:RIAD3196,1),null)

## 34 Unrealized G/L Equity Securities

### 34.1 RIADHT70

**DESCRIPTION****NARRATIVE****FORMULA**

### 34.2 UBPRJA34

**DESCRIPTION**

Unrealized holding gains (losses) on equity securities not held for trading 1 year percent change

**NARRATIVE**

The one-year growth rate in unrealized holding gains (losses) on equity securities. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

**FORMULA**

IF(cc:RIADHT70[-P4Q] > 0,CHANGEYA(#cc:RIADHT70,1),null)



## 35 Pretax Net Operating Inc (TE)

### 35.1 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]

### 35.2 UBPRE074

#### DESCRIPTION

Pretax Net Operating Income (TE) one-year growth rate

#### NARRATIVE

The one-year growth rate in pretax net operating income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(uc:[UBPRE039](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRE039](#),1),null)

## 36 Applicable Income Taxes

### 36.1 RIAD4302

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

### 36.2 UBPR112

#### DESCRIPTION

Applicable Income Taxes one-year growth rate

#### NARRATIVE

The one-year growth rate in applicable income taxes. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(cc:RIAD4302[-P4Q] > 0,CHANGEYA(#cc:RIAD4302,1),null)

## 37 Current Tax Equiv Adjustment

**37.1 UBPRED040**

## DESCRIPTION

Current Tax Equivalent Adjustment

## NARRATIVE

Reverses the current part of the tax benefit included in interest income on loans and leases and securities. The current tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to current period income.

## FORMULA

$$\text{IF}(\text{uc}:\text{UBPRD394}[\text{P0}] < 0, 0, \text{IF}(\text{uc}:\text{UBPRD413}[\text{P0}] > -1, \text{uc}:\text{UBPRD405}[\text{P0}], \text{IF}(\text{uc}:\text{UBPRD410}[\text{P0}] < 0, 0, \text{IF}(((\text{uc}:\text{UBPRD413}[\text{P0}] < 1) \text{ AND } (\text{uc}:\text{UBPRD410}[\text{P0}] > -1) \text{ AND } (\text{uc}:\text{UBPRD410}[\text{P0}] < \text{uc}:\text{UBPRD405}[\text{P0}]), \text{uc}:\text{UBPRD410}[\text{P0}], \text{IF}(\text{uc}:\text{UBPRD413}[\text{P0}] < 1 \text{ AND } \text{uc}:\text{UBPRD410}[\text{P0}] > -1, \text{uc}:\text{UBPRD405}[\text{P0}], 0))))))$$

**37.2 UBPRL113**

## DESCRIPTION

Current Tax Equivalent Adjustment one-year growth rate

## NARRATIVE

The one-year growth rate in the current tax equivalent adjustment. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

$$\text{CHANGEYA}(\#\text{uc}:\text{UBPRE040}, 1)$$

**38 Other Tax Equiv Adjustments****38.1 UBPRED041**

## DESCRIPTION

Other Tax Equivalent Adjustments

## NARRATIVE

Reverses the remainder of the tax-equivalent adjustment included in interest income on loans and leases and securities. The other tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to tax loss carry backs.

## FORMULA

$$\text{uc}:\text{UBPRD405}[\text{P0}] - \text{uc}:\text{UBPRE040}[\text{P0}]$$

**38.2 UBPRL114**

## DESCRIPTION

Other Tax-Equivalent Adjustments one-year growth rate

## NARRATIVE

The one-year growth rate in other tax-equivalent adjustments. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

CHANGEYA(#uc:[UBPRE041](#),1)

## 39 Applicable Income Taxes (TE)

### 39.1 UBPRE042

## DESCRIPTION

Applicable Income Taxes (TE)

## NARRATIVE

Applicable income taxes plus the tax benefit on tax-exempt income; current tax-equivalent adjustment plus other tax-equivalent adjustments.

## FORMULA

cc:RIAD4302[P0] + uc:[UBPRD405](#)[P0]

### 39.2 UBPR115

## DESCRIPTION

Applicable Income Taxes (TE) one-year growth rate

## NARRATIVE

The one-year growth rate in applicable income taxes (tax equivalent). The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

IF(uc:[UBPRE042](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRE042](#),1),null)

## 40 Net Operating Income

### 40.1 RIAD4300

## DESCRIPTION

## NARRATIVE

## FORMULA

### 40.2 UBPRE075

## DESCRIPTION

Net Operating Income one-year growth rate

## NARRATIVE

The one-year growth rate in net operating income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

## FORMULA

IF(cc:RIAD4300[-P4Q] > 0,CHANGEYA(#cc:RIAD4300,1),null)

## 41 Net Discontinued / Extraordinary Items

### 41.1 UBPRGW51

DESCRIPTION

DISCONTINUED OPERATIONS AND EXTRAORDINARY ITEMS

NARRATIVE

FORMULA

ExistingOf(cc:RIADFT28[P0], cc:RIAD4320[P0])

### 41.2 UBPRL116

DESCRIPTION

Net Discontinued/Extraordinary Items one-year growth rate

NARRATIVE

The one-year growth rate in net discontinued operations/extraordinary items. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

IF(uc:[UBPRGW51](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRGW51](#),1),null)

## 42 Net Inc Noncontrolling Minority Interests

### 42.1 RIADG103

DESCRIPTION

NARRATIVE

FORMULA

### 42.2 UBPRL117

DESCRIPTION

Net Income Attributable to Noncontrolling Minority Interests one-year growth rate

NARRATIVE

The one-year growth rate in net income attributable to noncontrolling minority interests. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

FORMULA

CHANGEYA(#cc:RIADG103,1)

## 43 Net Income

### 43.1 UBPR4340

#### DESCRIPTION

Net Income

#### NARRATIVE

Net Income from Call Report Schedule RI.

#### FORMULA

cc:RIAD4340[P0]

### 43.2 UBPRES076

#### DESCRIPTION

Net Income one-year growth rate

#### NARRATIVE

The one-year growth rate in net income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(cc:RIAD4340[-P4Q] > 0,CHANGEYA(#cc:RIAD4340,1),null)

## 44 Cash Dividends Declared

### 44.1 UBPRES625

#### DESCRIPTION

Cash Dividends Declared

#### NARRATIVE

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

#### FORMULA

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

### 44.2 UBPRES077

#### DESCRIPTION

Cash Dividends Declared one-year growth rate

#### NARRATIVE

The one-year growth rate in cash dividends declared. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

CHANGEYA(#uc:[UBPRE625](#),1)

## 45 Retained Earnings

### 45.1 UBPRE043

#### DESCRIPTION

Retained Earnings

#### NARRATIVE

Net income minus cash dividends declared year-to-date.

#### FORMULA

cc:RIAD4340[P0] - uc:[UBPRE625](#)[P0]

### 45.2 UBPRE078

#### DESCRIPTION

Retained Earnings one-year growth rate

#### NARRATIVE

The one-year growth rate in retained earnings. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(uc:[UBPRE043](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRE043](#),1),null)

## 46 Memo: Net International Income

### 46.1 UBPR4341

#### DESCRIPTION

Memorandum: Net International Income

#### NARRATIVE

Estimated net income attributable to international operations. Available for banks filing Call Report form 031 only.

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RIADC914[P0],IF(uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RIAD4341[P0], NULL))

### 46.2 UBPRE079

#### DESCRIPTION

Memo: Net International Income one-year growth rate

#### NARRATIVE

The one-year growth rate in net international income. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.

#### FORMULA

IF(uc:UBPR4341[-P4Q] > 0,CHANGEYA(#uc:UBPR4341,1),null)

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

### 47.1 UBPRPG62

#### DESCRIPTION

Interest on Time Deposits over Insurance limit YTD.

#### NARRATIVE

Interest on Time Deposits over Insurance limit YTD. 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(cc:RIADHK04[P0], cc:RIADA517[P0])

### 47.2 UBPRHR50

#### DESCRIPTION

Interest on Time Deposits over \$250M One Year Growth Rate

#### NARRATIVE

Interest on Time Deposits over \$250M One Year Growth Rate

#### FORMULA

IF(cc:RIADHK04[-P4Q] > 0,CHANGEYA(#cc:RIADHK04,1),null)

## Referenced Concepts

### 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]

## **UBPR4341**

### DESCRIPTION

Memorandum: Net International Income

### NARRATIVE

Estimated net income attributable to international operations. Available for banks filing Call Report form 031 only.

### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RIADC914[P0],IF(uc:[UBPR9999](#)[P0] < '2006-01-01' AND uc:[UBPRC752](#)[P0] = 31,cc:RIAD4341[P0], NULL))

## **UBPR9999**

### DESCRIPTION

Reporting Date (CC,YR,MO,DA)

### FORMULA

Context.Period.EndDate

## **UBPRC752**

### DESCRIPTION

REPORTING FORM NUMBER

### FORMULA

## **UBPRD309**

### DESCRIPTION

Institution Gross Security Gain or Loss on Investment Securities Amount

### FORMULA

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

## **UBPRD371**

### DESCRIPTION

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

### FORMULA

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

## **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

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]

### **UBPRD423**

#### DESCRIPTION

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

#### FORMULA

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

### **UBPRD463**

#### DESCRIPTION

Institution Marginal Tax Rate

#### FORMULA

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

### **UBPRD519**

#### DESCRIPTION

Institution Total Applicable Income Taxes

#### FORMULA

cc:RIAD4302[P0]

### **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]

**UBPRE036**

## DESCRIPTION

Adjusted Operating Income (TE)

## NARRATIVE

Net interest income plus noninterest income.

## FORMULA

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

**UBPRE037**

## DESCRIPTION

Non-interest Expense

## NARRATIVE

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

## FORMULA

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

**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]

**UBPRE040**

## DESCRIPTION

Current Tax Equivalent Adjustment

**NARRATIVE**

Reverses the current part of the tax benefit included in interest income on loans and leases and securities. The current tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to current period income.

**FORMULA**

IF(uc:UBPRD394[P0] < 0,0,IF(uc:UBPRD413[P0] > -1,uc:UBPRD405[P0],IF(uc:UBPRD410[P0] < 0,0,IF(((uc:UBPRD413[P0] < 1) AND (uc:UBPRD410[P0] > -1) AND (uc:UBPRD410[P0] < uc:UBPRD405[P0])),uc:UBPRD410[P0],IF(uc:UBPRD413[P0] < 1 AND uc:UBPRD410[P0] > -1,uc:UBPRD405[P0],0))))))

**UBPRE041****DESCRIPTION**

Other Tax Equivalent Adjustments

**NARRATIVE**

Reverses the remainder of the tax-equivalent adjustment included in interest income on loans and leases and securities. The other tax-equivalent adjustment is an estimate of that portion of the tax benefit that is attributable to tax loss carry backs.

**FORMULA**

uc:UBPRD405[P0] - uc:UBPRE040[P0]

**UBPRE042****DESCRIPTION**

Applicable Income Taxes (TE)

**NARRATIVE**

Applicable income taxes plus the tax benefit on tax-exempt income; current tax-equivalent adjustment plus other tax-equivalent adjustments.

**FORMULA**

cc:RIAD4302[P0] + uc:UBPRD405[P0]

**UBPRE043****DESCRIPTION**

Retained Earnings

**NARRATIVE**

Net income minus cash dividends declared year-to-date.

**FORMULA**

cc:RIAD4340[P0] - uc:UBPRE625[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]

**UBPRGW51**

DESCRIPTION

DISCONTINUED OPERATIONS AND EXTRAORDINARY ITEMS

FORMULA

ExistingOf(cc:RIADFT28[P0], cc:RIAD4320[P0])

**UBPRHR48**

DESCRIPTION

Interest on Domestic Deposits

NARRATIVE

For March 2017 and after the sum of Transaction Accounts, Savings Deposits, Time Deposits \$250,000 or less and Time Deposits more than \$250,000. For periods prior to March 2017 the sum of Transaction Accounts, Savings Deposits, Time Deposits of \$100,000 or more and Time Deposits of less than \$100,000.

FORMULA

IF(uc:[UBPR9999](#)[P0] > '2017-01-01', cc:RIAD4508[P0] + cc:RIAD0093[P0] + cc:RIADHK03[P0] + cc:RIADHK04[P0], uc:[UBPRE034](#)[P0] + cc:RIADA517[P0])

**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)

**UBPRPG64**

DESCRIPTION

Pre Provision Net Revenue YTD \$ (TE)

NARRATIVE

Pre Provision Net Revenue YTD \$ (TE)

FORMULA

uc:[UBPRE036](#)[P0] - uc:[UBPRE037](#)[P0]