

# Noninterest Income and Expenses--Page 3

## 1 Personnel Expense

### 1.1 UBPR7400

#### DESCRIPTION

Personnel Expense as a percent of Average Assets

#### NARRATIVE

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

#### FORMULA

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

## 2 Occupancy Expense

### 2.1 UBPRE084

#### DESCRIPTION

Occupancy Expense as a percent of Average Assets

#### NARRATIVE

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

#### FORMULA

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

## 3 Other Oper Exp (Incl Intangibles)

### 3.1 UBPRE085

#### DESCRIPTION

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

#### NARRATIVE

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

#### FORMULA

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

## 4 Total Overhead Expense

### 4.1 UBPRE005

#### DESCRIPTION

Non-Interest Expense as a percent of Average Assets

**NARRATIVE**

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

**FORMULA**

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

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

**DESCRIPTION**

Other Operating Expense

**NARRATIVE**

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

**FORMULA**

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

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

Non-interest Expense

**NARRATIVE**

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

**FORMULA**

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

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

INCOME FROM FIDUCIARY ACTIVITIES AS A PERCENTAGE OF AVERAGE ASSETS

**NARRATIVE****FORMULA**

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

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

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

**NARRATIVE****FORMULA**

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

## 13 Trading, Vent Cap, Securtz Inc

### 13.1 UBPRPN27

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

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

## 14 Inv Banking, Advisory Inc

### 14.1 UBPRPN28

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

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

## 15 Insurance Comm & Fees

### 15.1 UBPRPN29

#### DESCRIPTION

INSURANCE COMMISSIONS AND FEES AS A PERCENTAGE OF AVERAGE ASSETS

#### NARRATIVE

#### FORMULA

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

## 16 Net Servicing Fees

### 16.1 UBPRPN30

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

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

## 17 Loan & Lease Net Gains/Loss

### 17.1 UBPRPN31

DESCRIPTION

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

NARRATIVE

FORMULA

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

## 18 Other Net Gains/Loss

### 18.1 UBPRPN32

DESCRIPTION

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

NARRATIVE

FORMULA

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

## 19 Other Non-interest Income

### 19.1 UBPRPN33

DESCRIPTION

OTHER NONINTEREST INCOME AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

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

## 20 Non Interest Income

### 20.1 UBPRPN34

DESCRIPTION

TOTAL NONINTEREST INCOME AS A PERCENTAGE OF AVERAGE ASSETS

NARRATIVE

FORMULA

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

## 21 Fiduciary Activities

### 21.1 RIAD4070

DESCRIPTION

NARRATIVE

FORMULA

## 22 Deposit Service Charges

### 22.1 RIAD4080

DESCRIPTION

NARRATIVE

FORMULA

## 23 Trading, Vent Cap, Securtz Inc

### 23.1 UBPR7452

DESCRIPTION

Trading, Venture Capital, Securitization Income

NARRATIVE

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

FORMULA

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

## 24 Inv Banking, Advisory Inc

### 24.1 UBPRB490

DESCRIPTION

Investment Banking, Advisory Income

NARRATIVE

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

FORMULA

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

## 25 Insurance Comm & Fees

### 25.1 UBPRE080

#### DESCRIPTION

Insurance Commissions and Fees

#### NARRATIVE

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

#### FORMULA

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

## 26 Net Servicing Fees

### 26.1 RIADB492

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

## 27 Loan & Lease Net Gains/Loss

### 27.1 RIAD5416

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

## 28 Other Net Gains/Loss

### 28.1 UBPRE081

#### DESCRIPTION

Other Net Gains/Losses

#### NARRATIVE

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

FORMULA

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

## 29 Other Non-Interest Income

### 29.1 RIADB497

DESCRIPTION

NARRATIVE

FORMULA

## 30 Non Interest Income

### 30.1 RIAD4079

DESCRIPTION

NARRATIVE

FORMULA

## 31 Overhead Less Non-int Inc

### 31.1 UBPRE087

DESCRIPTION

Overhead Less Noninterest Income as a percent of Average Assets

NARRATIVE

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

FORMULA

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

## 32 Efficiency Ratio

### 32.1 UBPRE088

DESCRIPTION

Efficiency Ratio

NARRATIVE



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

FORMULA

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

### 33 Avg Persnl Exp Per Empl (\$000)

#### 33.1 UBPRE089

DESCRIPTION

Average Personnel Expense per Employee (\$000)

NARRATIVE

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

FORMULA

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

### 34 Assets Per Employee (\$Million)

#### 34.1 UBPRE090

DESCRIPTION

Average Assets per Employee (\$000,000)

NARRATIVE

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

FORMULA

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

### 35 Domestic Banking Offices (#)

#### 35.1 UBPRD218

DESCRIPTION

Full Service Domestic Banking Branches (#)

NARRATIVE

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

FORMULA

### 36 Foreign Branches (#)

#### 36.1 UBPRC595

**DESCRIPTION**

Foreign Branches (#)

**NARRATIVE**

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

**FORMULA****37 Assets Per Domestic Office****37.1 UBPRED083****DESCRIPTION**

Assets Per Domestic Office

**NARRATIVE**

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

**FORMULA**

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

## Referenced Concepts

### **UBPR2170**

#### DESCRIPTION

Total Assets

#### NARRATIVE

Total Assets from Call Report Schedule RC.

#### FORMULA

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

### **UBPR3368**

#### DESCRIPTION

Quarterly Average of Total Assets

#### FORMULA

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFD3368[P0], IF(uc:[UBPRC752](#)[P0] = 41,cc:RCON3368[P0], NULL))

### **UBPR4010**

#### DESCRIPTION

Interest and Fees on Loans

#### NARRATIVE

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

#### FORMULA

cc:RIAD4010[P0]

### **UBPR4074**

#### DESCRIPTION

Net Interest Income (TE)

#### NARRATIVE

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

#### FORMULA

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

### **UBPR4092**

#### DESCRIPTION

Other Operating Expense

#### NARRATIVE

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

#### FORMULA

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

### UBPR4107

#### DESCRIPTION

Total Interest Income (TE)

#### NARRATIVE

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

#### FORMULA

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

### UBPR7452

#### DESCRIPTION

Trading, Venture Capital, Securitization Income

#### NARRATIVE

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

#### FORMULA

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

### UBPR9999

#### DESCRIPTION

Reporting Date (CC,YR,MO,DA)

#### FORMULA

Context.Period.EndDate

### UBPRB490

#### DESCRIPTION

Investment Banking, Advisory Income

#### NARRATIVE

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

#### FORMULA

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

### **UBPRC752**

#### DESCRIPTION

REPORTING FORM NUMBER

#### FORMULA

### **UBPRD218**

#### DESCRIPTION

Full Service Domestic Banking Branches (#)

#### NARRATIVE

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

#### FORMULA

### **UBPRD329**

#### DESCRIPTION

Institution Assets Per Domestic Banking Office Ratio

#### FORMULA

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

### **UBPRD335**

#### DESCRIPTION

Domestic Assets, Net of Reserve for Bad Debt

#### FORMULA

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

### **UBPRD336**

#### DESCRIPTION

Institution Assets in Millions of Dollars

#### FORMULA

uc:[UBPR2170](#)[P0] \* .001

**UBPRD371**

## DESCRIPTION

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

## FORMULA

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

**UBPRD374**

## DESCRIPTION

Other Noninterest Expense Including Amortization of Intangible Assets

## FORMULA

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

**UBPRD398**

## DESCRIPTION

Total Interest and Dividend Income on Securities

## FORMULA

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

**UBPRD402**

## DESCRIPTION

Absolute Value of Total Taxes Annualized For Tax Equivalency Calculation

## FORMULA

uc:UBPRD403[P0] \* ANN

**UBPRD403**

## DESCRIPTION

Absolute Value of Total Applicable Income Taxes

## FORMULA

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

**UBPRD404**

## DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

## FORMULA

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

**UBPRD405**

## DESCRIPTION

Tax Benefit De-Annualized

## FORMULA

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

## DESCRIPTION

Total Tax Benefit

## FORMULA

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

## DESCRIPTION

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

## FORMULA

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

## DESCRIPTION

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

## FORMULA

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

## DESCRIPTION

Gross Taxable Income Annualized for Tax Equivalent Calculation

## FORMULA

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

**UBPRD410**

## DESCRIPTION

Gross Taxable Income

## FORMULA

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

**UBPRD412**

## DESCRIPTION

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

## FORMULA

uc:UBPRD413[P0] \* ANN

**UBPRD413**

## DESCRIPTION

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

## FORMULA

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

**UBPRD423**

## DESCRIPTION

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

## FORMULA

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

**UBPRD463**

## DESCRIPTION

Institution Marginal Tax Rate

## FORMULA

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

**UBPRD482**

## DESCRIPTION

INSTITUTION TOTAL OVERHEAD EXPENSE LESS NONINTEREST INCOME

## FORMULA

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



**UBPRD519**

## DESCRIPTION

Institution Total Applicable Income Taxes

## FORMULA

cc:RIAD4302[P0]

**UBPRD659**

## DESCRIPTION

Average Total Assets (\$000)

## NARRATIVE

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

## FORMULA

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

**UBPRE036**

## DESCRIPTION

Adjusted Operating Income (TE)

## NARRATIVE

Net interest income plus noninterest income.

## FORMULA

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

**UBPRE037**

## DESCRIPTION

Non-interest Expense

## NARRATIVE

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

## FORMULA

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

**UBPRE080**

## DESCRIPTION

Insurance Commissions and Fees

## NARRATIVE

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

**FORMULA**

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

**UBPRE081****DESCRIPTION**

Other Net Gains/Losses

**NARRATIVE**

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

**FORMULA**

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

**UBPRE878****DESCRIPTION**

Average Assets During Quarter

**NARRATIVE**

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

**FORMULA**

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