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 UBPRE044

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 UBPRE045

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 UBPRE049

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:UBPR9999[P0] > '2002-01-01',CHANGEYA(#cc:RIADB489,1), NULL)

8 Estimated Tax Benefit

8.1 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))

8.2 UBPRL111

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 UBPRE050

DESCRIPTION

All Other Securities Income one-year growth rate

NARRATIVE

The one-year growth rate in all other securites 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',CHANGEYI(#cc:RIAD4060,1), NULL)

10 Tax-Exempt Securities Income

10.1 RIAD4507

DESCRIPTION

NARRATIVE

FORMULA

10.2 UBPRE051

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 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]

11.2 UBPRE052

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:UBPRE033,1)

12 Interest on Due From Banks

12.1 RIAD4115

DESCRIPTION

NARRATIVE

FORMULA

12.2 UBPRE053

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 UBPRE054

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 UBPRE055

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 UBPRE056

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 UBPRE057

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 UBPRE058

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 UBPRE062

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 UBPRE064

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 UBPRE067

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 UBPRE036

DESCRIPTION

Adjusted Operating Income (TE)

NARRATIVE

Net interest income plus noninterest income.

FORMULA

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

26.2 UBPRE068

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 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]

31.2 UBPRE071

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:UBPRE038[-P4Q] > 0,CHANGEYA(#uc:UBPRE038,1),null)

32 Realized G/L Hld-to-Maturity Sec

32.1 RIAD3521

DESCRIPTION

NARRATIVE

FORMULA

32.2 UBPRE072

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 UBPRL112

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 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)))))

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

CHANGEYA(#uc:UBPRE040,1)

38 Other Tax Equiv Adjustments

38.1 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]

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 UBPRL115

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 UBPRE076

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 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]

44.2 UBPRE077

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: Int 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]