

## QTR Income Statement --Page 2A

### 1 Interest and Fees on Loans

#### 1.1 UBPRPM04

##### DESCRIPTION

Quarterly interest and fee income on loans

##### NARRATIVE

##### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4010](#)[P0]-uc:[UBPR4010](#)[-P1Q], uc:[UBPR4010](#)[P0])

#### 1.2 UBPRPM51

##### DESCRIPTION

% change Year Ago Quarter

##### NARRATIVE

##### FORMULA

CHANGEYA(#uc:[UBPRPM04](#),1)

### 2 Income From Lease Financing

#### 2.1 UBPRPM05

##### DESCRIPTION

Quarterly Income From Lease Financing

##### NARRATIVE

##### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4065[P0]-cc:RIAD4065[-P1Q], cc:RIAD4065[P0])

#### 2.2 UBPRPM52

##### DESCRIPTION

% change from year ago quarter

##### NARRATIVE

##### FORMULA

CHANGEYA(#uc:[UBPRPM05](#),1)

### 3 Tax-Exempt

#### 3.1 UBPRPM06

**DESCRIPTION**

Tax-Exempt Income from Leasing for quarter

**NARRATIVE****FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4313[P0]-cc:RIAD4313[-P1Q], cc:RIAD4313[P0])

**3.2 UBPRPM53****DESCRIPTION**

% Change from Year Ago Quarter

**NARRATIVE****FORMULA**

CHANGEYA(#uc:[UBPRPM06](#),1)

**4 Estimated Tax Benefit****4.1 UBPRPM07****DESCRIPTION**

The estimated tax benefit for the quarter resulting from having tax-exempt loan and lease financing receivables income

**NARRATIVE****FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE030](#)[P0]-uc:[UBPRE030](#)[-P1Q], uc:[UBPRE030](#)[P0])

**4.2 UBPRPM54****DESCRIPTION**

% Change from year-ago quarter

**NARRATIVE****FORMULA**

CHANGEYA(#uc:[UBPRPM07](#),1)

**5 Income on Loans & Leases (TE)****5.1 UBPRPM08****DESCRIPTION**

Quarterly income on loans and lease financing receivables plus the estimated tax benefit.

**NARRATIVE****FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE031](#)[P0]-uc:[UBPRE031](#)[-P1Q], uc:[UBPRE031](#)[P0])

## 5.2 UBPRPM55

### DESCRIPTION

% Change from year-ago quarter

### NARRATIVE

### FORMULA

CHANGEYA(#uc:[UBPRPM08](#),1)

## 6 US Treas & Agency (Excl MBS)

### 6.1 UBPRPM09

#### DESCRIPTION

US Treas & Agency (Excl MBS) quarterly income

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADB488[P0]-cc:RIADB488[-P1Q], cc:RIADB488[P0])

### 6.2 UBPRPM56

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM09](#),1)

## 7 Mortgage Backed Securities

### 7.1 UBPRPM10

#### DESCRIPTION

Mortgage Backed Securities quarterly income

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADB489[P0]-cc:RIADB489[-P1Q], cc:RIADB489[P0])

### 7.2 UBPRPM57

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM10](#),1)

## 8 Estimated Tax Benefit

### 8.1 UBPRPM11

#### DESCRIPTION

The estimated tax benefit resulting from having tax-exempt municipal securities income.

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE032](#)[P0]-uc:[UBPRE032](#)[-P1Q], uc:[UBPRE032](#)[P0])

### 8.2 UBPRPM58

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM11](#),1)

## 9 All Other Securities

### 9.1 UBPRPM12

#### DESCRIPTION

All Other Securities Quarterly Income

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4060[P0]-cc:RIAD4060[-P1Q], cc:RIAD4060[P0])

### 9.2 UBPRPM59

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM12](#),1)

## 10 Tax-Exempt Securities Income

### 10.1 UBPRPM13

#### DESCRIPTION

## Quarterly Tax-Exempt Securities Income

NARRATIVE

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4507[P0]-cc:RIAD4507[-P1Q], cc:RIAD4507[P0])

### 10.2 UBPRPM60

DESCRIPTION

% change from year ago quarter

NARRATIVE

FORMULA

CHANGEYA(#uc:[UBPRPM13](#),1)

## 11 Investment Interest Income (TE)

### 11.1 UBPRPM14

DESCRIPTION

Quarterly Sum of U.S. Treasury and agencies securities income, municipal securities income, the tax benefit on municipal securities income, and other securities income.

NARRATIVE

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE033](#)[P0]-uc:[UBPRE033](#)[-P1Q], uc:[UBPRE033](#)[P0])

### 11.2 UBPRPM61

DESCRIPTION

% change from year-ago quarter

NARRATIVE

FORMULA

CHANGEYA(#uc:[UBPRPM14](#),1)

## 12 Interest on Due From Banks

### 12.1 UBPRPM15

DESCRIPTION

Quarterly Interest on Due From Banks

NARRATIVE

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4115[P0]-cc:RIAD4115[-P1Q], cc:RIAD4115[P0])

## 12.2 UBPRPM62

### DESCRIPTION

% change from year-ago quarter

### NARRATIVE

### FORMULA

CHANGEYA(#uc:[UBPRPM15](#),1)

## 13 Int on Fed Funds Sold & Resales

### 13.1 UBPRPM16

#### DESCRIPTION

Quarterly Interest on Fed Funds Sold & Resales

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4020[P0]-cc:RIAD4020[-P1Q], cc:RIAD4020[P0])

### 13.2 UBPRPM63

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM16](#),1)

## 14 Trading Account Income

### 14.1 UBPRPM17

#### DESCRIPTION

Quarterly Trading Account Income

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4069[P0]-cc:RIAD4069[-P1Q], cc:RIAD4069[P0])

### 14.2 UBPRPM64

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM17](#),1)

## 15 Other Interest Income

### 15.1 UBPRPM18

#### DESCRIPTION

Quarterly Other Interest Income

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4518[P0]-cc:RIAD4518[-P1Q], cc:RIAD4518[P0])

### 15.2 UBPRPM65

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM18](#),1)

## 16 Total Interest Income (TE)

### 16.1 UBPRPM19

#### DESCRIPTION

Quarterly 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.

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4107](#)[P0]-uc:[UBPR4107](#)[-P1Q], uc:[UBPR4107](#)[P0])

### 16.2 UBPRPM66

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM19](#),1)

## 17 Int on Deposits in Foreign Off

## 17.1 UBPRPM20

### DESCRIPTION

Quarterly Interest on Deposits in Foreign Offices

### NARRATIVE

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4172[P0]-cc:RIAD4172[-P1Q], cc:RIAD4172[P0])

## 17.2 UBPRPM67

### DESCRIPTION

% change from year-ago quarter

### NARRATIVE

### FORMULA

IF(uc:[UBPRPM20](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM20](#),1),null)

## 18 Interest on Domestic Deposits

### 18.1 UBPRPM21

#### DESCRIPTION

Quarter interest expense on domestic deposits

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRHR48](#)[P0]-uc:[UBPRHR48](#)[-P1Q], uc:[UBPRHR48](#)[P0])

### 18.2 UBPRPM68

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM21](#),1)

## 19 Int on Fed Funds Purch & Repos

### 19.1 UBPRPM22

#### DESCRIPTION

Quarterly Interest on Fed Funds Purchases & Repos

#### NARRATIVE

#### FORMULA



if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4180[P0]-cc:RIAD4180[-P1Q], cc:RIAD4180[P0])

## 19.2 UBPRPM69

### DESCRIPTION

% change from year-ago quarter

### NARRATIVE

### FORMULA

CHANGEYA(#uc:[UBPRPM22](#),1)

## 20 Int Trad Liab & Oth Borrowings

### 20.1 UBPRPM23

#### DESCRIPTION

Quarterly Int on Trad Liab & Oth Borrowings

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4185[P0]-cc:RIAD4185[-P1Q], cc:RIAD4185[P0])

### 20.2 UBPRPM70

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM23](#),1)

## 21 Int on Sub Notes & Debentures

### 21.1 UBPRPM24

#### DESCRIPTION

Quarterly Int on Sub Notes & Debentures

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4200[P0]-cc:RIAD4200[-P1Q], cc:RIAD4200[P0])

### 21.2 UBPRPM71

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

## FORMULA

CHANGEYA(#uc:[UBPRPM24](#),1)

## 22 Other Interest Expense

### 22.1 UBPRPM25

## DESCRIPTION

Quarterly Other Interest Expense

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADGW44[P0]-cc:RIADGW44[-P1Q], cc:RIADGW44[P0])

### 22.2 UBPRPM72

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

CHANGEYA(#uc:[UBPRPM25](#),1)

## 23 Total Interest Expense

### 23.1 UBPRPM26

## DESCRIPTION

Quarterly Total Interest Expense

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4073[P0]-cc:RIAD4073[-P1Q], cc:RIAD4073[P0])

### 23.2 UBPRPM73

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM26](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM26](#),1),null)

## 24 Net Interest Income (TE)

### 24.1 UBPRPM27

**DESCRIPTION**

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

**NARRATIVE****FORMULA**

if (uc:UBPRD485[P0] = 1, uc:UBPR4074[P0]-uc:UBPR4074[-P1Q], uc:UBPR4074[P0])

**24.2 UBPRPM74****DESCRIPTION**

% change from year-ago quarter

**NARRATIVE****FORMULA**

CHANGEYA(#uc:UBPRPM27,1)

**25 Non-interest Income****25.1 UBPRPM28****DESCRIPTION**

Quarterly Non-interest Income

**NARRATIVE****FORMULA**

if (uc:UBPRD485[P0] = 1, cc:RIAD4079[P0]-cc:RIAD4079[-P1Q], cc:RIAD4079[P0])

**25.2 UBPRPM75****DESCRIPTION**

% change from year-ago quarter

**NARRATIVE****FORMULA**

IF(uc:UBPRPM28[-P4Q] > 0,CHANGEYA(#uc:UBPRPM28,1),null)

**26 Adjusted Operating Income (TE)****26.1 UBPRPM29****DESCRIPTION**

Quarterly Adjusted Operating Income (TE)

**NARRATIVE****FORMULA**

if (uc:UBPRD485[P0] = 1, uc:UBPRE036[P0]-uc:UBPRE036[-P1Q], uc:UBPRE036[P0])

## 26.2 UBPRPM76

### DESCRIPTION

% change from year-ago quarter

### NARRATIVE

### FORMULA

CHANGEYA(#uc:[UBPRPM29](#),1)

## 27 Non-Interest Expense

### 27.1 UBPRPM30

#### DESCRIPTION

Quarterly salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other noninterest operating expense.

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE037](#)[P0]-uc:[UBPRE037](#)[-P1Q], uc:[UBPRE037](#)[P0])

### 27.2 UBPRPM77

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM30](#),1)

## 28 Pre-Provision Net Revenue (TE)

### 28.1 UBPRPM31

#### DESCRIPTION

Quarter Pre-Provision Net Revenue (TE)

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRPG64](#)[P0]-uc:[UBPRPG64](#)[-P1Q], uc:[UBPRPG64](#)[P0])

### 28.2 UBPRPM78

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

## FORMULA

IF(uc:[UBPRPM31](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM31](#),1),null)

## 29 Provision: Credit Losses

### 29.1 UBPRPM32

## DESCRIPTION

Quarterly Provision for Credit losses on Loans & Lease Losses

## NARRATIVE

Quarterly provision for credit losses on loans & lease losses

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4230[P0]-cc:RIAD4230[-P1Q], cc:RIAD4230[P0])

### 29.2 UBPRPM79

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM32](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM32](#),1),null)

## 30 Provision: Credit Losses Other Assets

### 30.1 UBPRPM33

## DESCRIPTION

Quarterly Provision: Credit Losses Other Assets

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRKW06](#)[P0]-uc:[UBPRKW06](#)[-P1Q], uc:[UBPRKW06](#)[P0])

### 30.2 UBPRPM80

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM33](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM33](#),1),null)

## 31 Pretax Operating Income (TE)

### 31.1 UBPRPM34

#### DESCRIPTION

The sum of Quarter total tax equivalent interest income plus Non-interest income less interest expense, noninterest expense, provision for possible loan and lease financing

#### NARRATIVE

#### FORMULA

if (uc:UBPRD485[P0] = 1, uc:UBPRE038[P0]-uc:UBPRE038[-P1Q], uc:UBPRE038[P0])

### 31.2 UBPRPM81

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

IF(uc:UBPRPM34[-P4Q] > 0,CHANGEYA(#uc:UBPRPM34,1),null)

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

### 32.1 UBPRPM35

#### DESCRIPTION

Quarterly Realized G/L Hld-to-Maturity Sec

#### NARRATIVE

#### FORMULA

if (uc:UBPRD485[P0] = 1, cc:RIAD3521[P0]-cc:RIAD3521[-P1Q], cc:RIAD3521[P0])

### 32.2 UBPRPM82

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

IF(uc:UBPRPM35[-P4Q] > 0,CHANGEYA(#uc:UBPRPM35,1),null)

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

### 33.1 UBPRPM36

#### DESCRIPTION

Quarterly Realized G/L Avail-for Sale Sec

#### NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD3196[P0]-cc:RIAD3196[-P1Q], cc:RIAD3196[P0])

**33.2 UBPRPM83**

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM36](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM36](#),1),null)

**34 Unrealized G/L Equity Securities****34.1 UBPRPM37**

## DESCRIPTION

Quarterly Unrealized G/L Equity Securities

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADHT70[P0]-cc:RIADHT70[-P1Q], cc:RIADHT70[P0])

**34.2 UBPRPM84**

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM37](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM37](#),1),null)

**35 Pretax Net Operating Inc (TE)****35.1 UBPRPM38**

## DESCRIPTION

The sum of Quarter pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE039](#)[P0]-uc:[UBPRE039](#)[-P1Q], uc:[UBPRE039](#)[P0])

**35.2 UBPRPM85**

## DESCRIPTION

% change from year-ago quarter

NARRATIVE

FORMULA

IF(uc:UBPRPM38[-P4Q] > 0,CHANGEYA(#uc:UBPRPM38,1),null)

## 36 Applicable Income Taxes

### 36.1 UBPRPM39

DESCRIPTION

Applicable Income Taxes for Quarter

NARRATIVE

FORMULA

if (uc:UBPRD485[P0] = 1, cc:RIAD4302[P0]-cc:RIAD4302[-P1Q], cc:RIAD4302[P0])

### 36.2 UBPRPM86

DESCRIPTION

% change from year-ago quarter

NARRATIVE

FORMULA

IF(uc:UBPRPM39[-P4Q] > 0,CHANGEYA(#uc:UBPRPM39,1),null)

## 37 Current Tax Equiv Adjustment

### 37.1 UBPRPM40

DESCRIPTION

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.

NARRATIVE

FORMULA

if (uc:UBPRD485[P0] = 1, uc:UBPRE040[P0]-uc:UBPRE040[-P1Q], uc:UBPRE040[P0])

### 37.2 UBPRPM87

DESCRIPTION

% change from year-ago quarter

NARRATIVE

FORMULA

CHANGEYA(#uc:UBPRPM40,1)



## 38 Other Tax Equiv Adjustments

### 38.1 UBPRPM41

#### DESCRIPTION

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.

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE041](#)[P0]-uc:[UBPRE041](#)[-P1Q], uc:[UBPRE041](#)[P0])

### 38.2 UBPRPM88

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM41](#),1)

## 39 Applicable Income Taxes (TE)

### 39.1 UBPRPM42

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE042](#)[P0]-uc:[UBPRE042](#)[-P1Q], uc:[UBPRE042](#)[P0])

### 39.2 UBPRPM89

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRPM42](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM42](#),1),null)

## 40 Net Operating Income

### 40.1 UBPRPM43

## DESCRIPTION

Quarterly Net Operating Income

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4300[P0]-cc:RIAD4300[-P1Q], cc:RIAD4300[P0])

**40.2 UBPRPM90**

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM43](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM43](#),1),null)

**41 Net Discontinued / Extraordinary Items****41.1 UBPRPM44**

## DESCRIPTION

Quarterly Net Discontinued/Extraordinary Items

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRGW51](#)[P0]-uc:[UBPRGW51](#)[-P1Q], uc:[UBPRGW51](#)[P0])

**41.2 UBPRPM91**

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:[UBPRPM44](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM44](#),1),null)

**42 Net Inc Noncontrolling Minority Interests****42.1 UBPRPM45**

## DESCRIPTION

Quarterly Net Inc Attributed to Noncontrolling Minority Interests

## NARRATIVE

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADG103[P0]-cc:RIADG103[-P1Q], cc:RIADG103[P0])

## 42.2 UBPRPM92

### DESCRIPTION

% change from year-ago quarter

### NARRATIVE

### FORMULA

CHANGEYA(#uc:[UBPRPM45](#),1)

## 43 Net Income

### 43.1 UBPRPM46

#### DESCRIPTION

Quarterly Net Income

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4340](#)[P0]-uc:[UBPR4340](#)[-P1Q], uc:[UBPR4340](#)[P0])

### 43.2 UBPRPM93

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRPM46](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM46](#),1),null)

## 44 Cash Dividends Declared

### 44.1 UBPRPM47

#### DESCRIPTION

All cash dividends declared on common and preferred stock Quarter

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE625](#)[P0]-uc:[UBPRE625](#)[-P1Q], uc:[UBPRE625](#)[P0])

### 44.2 UBPRPM94

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

CHANGEYA(#uc:[UBPRPM47](#),1)

## 45 Retained Earnings

### 45.1 UBPRPM48

#### DESCRIPTION

Quarterly change in Net income minus cash dividends declared

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE043](#)[P0]-uc:[UBPRE043](#)[-P1Q], uc:[UBPRE043](#)[P0])

### 45.2 UBPRPM95

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRPM48](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM48](#),1),null)

## 46 Memo: Net International Income

### 46.1 UBPRPM49

#### DESCRIPTION

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

#### NARRATIVE

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4341](#)[P0]-uc:[UBPR4341](#)[-P1Q], uc:[UBPR4341](#)[P0])

### 46.2 UBPRPM96

#### DESCRIPTION

% change from year-ago quarter

#### NARRATIVE

#### FORMULA

IF(uc:[UBPRPM49](#)[-P4Q] > 0,CHANGEYA(#uc:[UBPRPM49](#),1),null)

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

### 47.1 UBPRPM50

## DESCRIPTION

Quarterly Interest on Time Dep Over Insurance Limit

## NARRATIVE

## FORMULA

if (uc:UBPRD485[P0] = 1, uc:UBPRPG62[P0]-uc:UBPRPG62[-P1Q], uc:UBPRPG62[P0])

**47.2 UBPRPM97**

## DESCRIPTION

% change from year-ago quarter

## NARRATIVE

## FORMULA

IF(uc:UBPRPM50[-P4Q] > 0,CHANGEYA(#uc:UBPRPM50,1),null)

## 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))

### 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]

**UBPR4340**

## DESCRIPTION

Net Income

## NARRATIVE

Net Income from Call Report Schedule RI.

## FORMULA

cc:RIAD4340[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))

**UBPR9106**

## DESCRIPTION

If the Reporting Bank has Restated its Balance Sheet as a Result of Applying Push Down Accounting this Calendar Year, Report the Date of the Bank's Acquisition

## FORMULA

IF(uc:UBPR9999[P0] > '2001-03-01' ,ExistingOf(cc:RIAD9106[P0], 0), 0)

**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

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

**UBPRD404**

## DESCRIPTION

Available Benefit for Tax Equivalent Adjustment

## FORMULA

$\text{PCT}(\text{uc:UBPRD463}[\text{P0}], (1 - \text{uc:UBPRD463}[\text{P0}]))$

**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

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

**UBPRD407**

## DESCRIPTION

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

## FORMULA

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

**UBPRD408**

## DESCRIPTION

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

## FORMULA

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**

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

**UBPRD485****DESCRIPTION**

One Quarter Calculation Flag

**FORMULA**

$IF(MonthOf(Context.Period.EndDate) < 4, 0, IF(MonthOf(Context.Period.EndDate) > 4 AND (uc:UBPR9106[P0] < 1 OR IsNil(uc:UBPR9106[P0])) AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 1, IF(MonthOf(Context.Period.EndDate) > 4 AND (ExistingOf(uc:UBPR2170[-P1Q], 1) < 1 OR IsNil(uc:UBPR2170[-P1Q])), 0, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND ExistingOf(uc:UBPR9106[-P1Q], 0) > 0 AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 1, IF(MonthOf(Context.Period.EndDate) > 4 AND uc:UBPR9106[P0] > 0 AND (ExistingOf(uc:UBPR9106[-P1Q], 1) < 1 OR IsNil(uc:UBPR9106[-P1Q])) AND ExistingOf(uc:UBPR2170[-P1Q], 0) > 0, 0, NULL))))))$

**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)

**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])

**UBPRPG64**

## DESCRIPTION

Pre Provision Net Revenue YTD \$ (TE)

## NARRATIVE

Pre Provision Net Revenue YTD \$ (TE)

FORMULA

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

#### **UBPRPM04**

DESCRIPTION

Quarterly interest and fee income on loans

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4010](#)[P0]-uc:[UBPR4010](#)[-P1Q], uc:[UBPR4010](#)[P0])

#### **UBPRPM05**

DESCRIPTION

Quarterly Income From Lease Financing

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4065[P0]-cc:RIAD4065[-P1Q], cc:RIAD4065[P0])

#### **UBPRPM06**

DESCRIPTION

Tax-Exempt Income from Leasing for quarter

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4313[P0]-cc:RIAD4313[-P1Q], cc:RIAD4313[P0])

#### **UBPRPM07**

DESCRIPTION

The estimated tax benefit for the quarter resulting from having tax-exempt loan and lease financing receivables income

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE030](#)[P0]-uc:[UBPRE030](#)[-P1Q], uc:[UBPRE030](#)[P0])

#### **UBPRPM08**

DESCRIPTION

Quarterly income on loans and lease financing receivables plus the estimated tax benefit.

FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE031](#)[P0]-uc:[UBPRE031](#)[-P1Q], uc:[UBPRE031](#)[P0])

#### **UBPRPM09**

DESCRIPTION

US Treas & Agency (Excl MBS) quarterly income



**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADB488[P0]-cc:RIADB488[-P1Q], cc:RIADB488[P0])

**UBPRPM10****DESCRIPTION**

Mortgage Backed Securities quarterly income

**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADB489[P0]-cc:RIADB489[-P1Q], cc:RIADB489[P0])

**UBPRPM11****DESCRIPTION**

The estimated tax benefit resulting from having tax-exempt municipal securities income.

**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE032](#)[P0]-uc:[UBPRE032](#)[-P1Q], uc:[UBPRE032](#)[P0])

**UBPRPM12****DESCRIPTION**

All Other Securities Quarterly Income

**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4060[P0]-cc:RIAD4060[-P1Q], cc:RIAD4060[P0])

**UBPRPM13****DESCRIPTION**

Quarterly Tax-Exempt Securities Income

**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4507[P0]-cc:RIAD4507[-P1Q], cc:RIAD4507[P0])

**UBPRPM14****DESCRIPTION**

Quarterly Sum of U.S. Treasury and agencies securities income, municipal securities income, the tax benefit on municipal securities income, and other securities income.

**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE033](#)[P0]-uc:[UBPRE033](#)[-P1Q], uc:[UBPRE033](#)[P0])

**UBPRPM15****DESCRIPTION**

Quarterly Interest on Due From Banks

**FORMULA**

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4115[P0]-cc:RIAD4115[-P1Q], cc:RIAD4115[P0])

## UBPRPM16

### DESCRIPTION

Quarterly Interest on Fed Funds Sold & Resales

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4020[P0]-cc:RIAD4020[-P1Q], cc:RIAD4020[P0])

## UBPRPM17

### DESCRIPTION

Quarterly Trading Account Income

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4069[P0]-cc:RIAD4069[-P1Q], cc:RIAD4069[P0])

## UBPRPM18

### DESCRIPTION

Quarterly Other Interest Income

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4518[P0]-cc:RIAD4518[-P1Q], cc:RIAD4518[P0])

## UBPRPM19

### DESCRIPTION

Quarterly 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

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4107](#)[P0]-uc:[UBPR4107](#)[-P1Q], uc:[UBPR4107](#)[P0])

## UBPRPM20

### DESCRIPTION

Quarterly Interest on Deposits in Foreign Offices

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4172[P0]-cc:RIAD4172[-P1Q], cc:RIAD4172[P0])

## UBPRPM21

### DESCRIPTION

Quarter interest expense on domestic deposits

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRHR48](#)[P0]-uc:[UBPRHR48](#)[-P1Q], uc:[UBPRHR48](#)[P0])

## UBPRPM22

### DESCRIPTION

Quarterly Interest on Fed Funds Purchases & Repos

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4180[P0]-cc:RIAD4180[-P1Q], cc:RIAD4180[P0])

## UBPRPM23

### DESCRIPTION

Quarterly Int on Trad Liab & Oth Borrowings

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4185[P0]-cc:RIAD4185[-P1Q], cc:RIAD4185[P0])

## UBPRPM24

### DESCRIPTION

Quarterly Int on Sub Notes & Debentures

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4200[P0]-cc:RIAD4200[-P1Q], cc:RIAD4200[P0])

## UBPRPM25

### DESCRIPTION

Quarterly Other Interest Expense

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADGW44[P0]-cc:RIADGW44[-P1Q], cc:RIADGW44[P0])

## UBPRPM26

### DESCRIPTION

Quarterly Total Interest Expense

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4073[P0]-cc:RIAD4073[-P1Q], cc:RIAD4073[P0])

## UBPRPM27

### DESCRIPTION

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

### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4074](#)[P0]-uc:[UBPR4074](#)[-P1Q], uc:[UBPR4074](#)[P0])

**UBPRPM28**

## DESCRIPTION

Quarterly Non-interest Income

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4079[P0]-cc:RIAD4079[-P1Q], cc:RIAD4079[P0])

**UBPRPM29**

## DESCRIPTION

Quarterly Adjusted Operating Income (TE)

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE036](#)[P0]-uc:[UBPRE036](#)[-P1Q], uc:[UBPRE036](#)[P0])

**UBPRPM30**

## DESCRIPTION

Quarterly salaries and employee benefits, expenses of premises and fixed assets (net of rental income), amortization of intangibles and other noninterest operating expense.

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE037](#)[P0]-uc:[UBPRE037](#)[-P1Q], uc:[UBPRE037](#)[P0])

**UBPRPM31**

## DESCRIPTION

Quarter Pre-Provision Net Revenue (TE)

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRPG64](#)[P0]-uc:[UBPRPG64](#)[-P1Q], uc:[UBPRPG64](#)[P0])

**UBPRPM32**

## DESCRIPTION

Quarterly Provision for Credit losses on Loans & Lease Losses

## NARRATIVE

Quarterly provision for credit losses on loans & lease losses

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4230[P0]-cc:RIAD4230[-P1Q], cc:RIAD4230[P0])

**UBPRPM33**

## DESCRIPTION

Quarterly Provision: Credit Losses Other Assets

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRKW06](#)[P0]-uc:[UBPRKW06](#)[-P1Q], uc:[UBPRKW06](#)[P0])

### UBPRPM34

#### DESCRIPTION

The sum of Quarter total tax equivalent interest income plus Non-interest income less interest expense, noninterest expense, provision for possible loan and lease financing

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE038](#)[P0]-uc:[UBPRE038](#)[-P1Q], uc:[UBPRE038](#)[P0])

### UBPRPM35

#### DESCRIPTION

Quarterly Realized G/L Hld-to-Maturity Sec

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD3521[P0]-cc:RIAD3521[-P1Q], cc:RIAD3521[P0])

### UBPRPM36

#### DESCRIPTION

Quarterly Realized G/L Avail-for Sale Sec

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD3196[P0]-cc:RIAD3196[-P1Q], cc:RIAD3196[P0])

### UBPRPM37

#### DESCRIPTION

Quarterly Unrealized G/L Equity Securities

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADHT70[P0]-cc:RIADHT70[-P1Q], cc:RIADHT70[P0])

### UBPRPM38

#### DESCRIPTION

The sum of Quarter pretax operating income on a tax-equivalent basis plus net pretax securities gains or losses.

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE039](#)[P0]-uc:[UBPRE039](#)[-P1Q], uc:[UBPRE039](#)[P0])

### UBPRPM39

#### DESCRIPTION

Applicable Income Taxes for Quarter

#### FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4302[P0]-cc:RIAD4302[-P1Q], cc:RIAD4302[P0])

**UBPRPM40**

## DESCRIPTION

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:[UBPRD485](#)[P0] = 1, uc:[UBPRE040](#)[P0]-uc:[UBPRE040](#)[-P1Q], uc:[UBPRE040](#)[P0])

**UBPRPM41**

## DESCRIPTION

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

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE041](#)[P0]-uc:[UBPRE041](#)[-P1Q], uc:[UBPRE041](#)[P0])

**UBPRPM42**

## DESCRIPTION

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

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE042](#)[P0]-uc:[UBPRE042](#)[-P1Q], uc:[UBPRE042](#)[P0])

**UBPRPM43**

## DESCRIPTION

Quarterly Net Operating Income

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIAD4300[P0]-cc:RIAD4300[-P1Q], cc:RIAD4300[P0])

**UBPRPM44**

## DESCRIPTION

Quarterly Net Discontinued/Extraordinary Items

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRGW51](#)[P0]-uc:[UBPRGW51](#)[-P1Q], uc:[UBPRGW51](#)[P0])

**UBPRPM45**

## DESCRIPTION

Quarterly Net Inc Attributed to Noncontrolling Minority Interests

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, cc:RIADG103[P0]-cc:RIADG103[-P1Q], cc:RIADG103[P0])

**UBPRPM46**

## DESCRIPTION

Quarterly Net Income

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4340](#)[P0]-uc:[UBPR4340](#)[-P1Q], uc:[UBPR4340](#)[P0])

**UBPRPM47**

## DESCRIPTION

All cash dividends declared on common and preferred stock Quarter

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE625](#)[P0]-uc:[UBPRE625](#)[-P1Q], uc:[UBPRE625](#)[P0])

**UBPRPM48**

## DESCRIPTION

Quarterly change in Net income minus cash dividends declared

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRE043](#)[P0]-uc:[UBPRE043](#)[-P1Q], uc:[UBPRE043](#)[P0])

**UBPRPM49**

## DESCRIPTION

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

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPR4341](#)[P0]-uc:[UBPR4341](#)[-P1Q], uc:[UBPR4341](#)[P0])

**UBPRPM50**

## DESCRIPTION

Quarterly Interest on Time Dep Over Insurance Limit

## FORMULA

if (uc:[UBPRD485](#)[P0] = 1, uc:[UBPRPG62](#)[P0]-uc:[UBPRPG62](#)[-P1Q], uc:[UBPRPG62](#)[P0])