1 Net Loans & Leases (x)

1.1 UBPRE626

DESCRIPTION
Net Loans and Leases (x)

NARRATIVE
Unlike the other ratios displayed on the Capital Analysis - Page 11, this ratio is multiple, e.g., shows the number of times net loans and lease-financing receivables exceed total equity capital. Net loans and leases equals the sum of loans and leases held for sale and loans and leases, net of unearned income and allowance from Call Report Schedule RC. Total bank equity capital is from Call Report Schedule RC.

FORMULA
IF(uc:UBPRD660[P0] > 0,PCT(uc:UBPRE119[P0],uc:UBPRD660[P0]), NULL)

2 Subord Notes & Debentures

2.1 UBPRE627

DESCRIPTION
Subordinated Notes and Debentures as a Percent of Total Bank Equity Capital

NARRATIVE
Subordinated Notes and Debentures from Call Report Schedule RC divided by Total Bank Equity Capital from Call Report Schedule RC.

FORMULA
IF(uc:UBPRD660[P0] > 0,PCTOF(uc:UBPR3200[P0],uc:UBPRD660[P0]), NULL)

3 Com RE & Related Ventures

3.1 UBPRE629

DESCRIPTION
Commercial Real Estate and Related Ventures as a Percent of Total Bank Equity Capital

NARRATIVE
The sum of construction and land development loans, nonfarm nonresidential mortgages, unsecured loans to finance commercial real estate, construction and land development, other real estate owned, investments in unconsolidated subsidiaries and associated companies divided by total bank equity capital from Call Report Schedule RC.

FORMULA
IF(uc:UBPR9999[P0] > '1991-01-01' AND uc:UBPRD660[P0] > 0,PCTOF(uc:UBPRD489[P0],uc:UBPRD660[P0]), NULL)

4 Net Income
4.1 UBPRE630

DESCRIPTION
Net Income as a Percent of Average Bank Equity Capital

NARRATIVE
Net income from Call Report Schedule RI divided by average of total bank equity capital from Call Report Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four.

FORMULA
IF(uc:UBPRD342[P0] > 0,PCTOFANN(cc:RIAD4340[P0],uc:UBPRD342[P0]), NULL)

5 Dividends

5.1 UBPRE631

DESCRIPTION
Dividends as a Percent of Average Bank Equity Capital

NARRATIVE
Cash dividends declared on common & preferred stock from Call Schedule RI-A divided by average of total bank equity capital from Call Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four.

FORMULA
IF(uc:UBPRD342[P0] > 0,PCTOFANN(uc:UBPRE625[P0],uc:UBPRD342[P0]), NULL)

6 Retained Earnings

6.1 UBPRE025

DESCRIPTION
Retained Earnings to Average Total Equity

NARRATIVE
Net income, less cash dividends declared, divided by average equity capital.

FORMULA
IF(uc:UBPRD342[P0] > 0,PCTOFANN(uc:UBPRE043[P0],uc:UBPRD342[P0]), NULL)

7 Dividends to Net Operating Income

7.1 UBPRE633

DESCRIPTION
Dividends to Net Operating Income
NARRATIVE
Cash dividends declared on common & preferred stock from Call Report Schedule RI-A divided by net operating income (income or loss before extraordinary items and other adjustments) from Call Report Schedule RI-A.

FORMULA
IF(cc:RIAD4300[P0] > 0,PCTOF(uc:UBPRE625[P0],cc:RIAD4300[P0]), NULL)

8 Bank Eq Cap Min Int to Assets

8.1 UBPRJ245

DESCRIPTION
Bank Equity Capital plus Minority Interests to Total Assets

NARRATIVE
The sum of total bank equity capital and noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC divided by total assets from Call Report Schedule RC.

FORMULA
PCTOF(uc:UBPRG105[P0],uc:UBPR2170[P0])

9 Total Equity Capital

9.1 UBPRE635

DESCRIPTION
Annual Growth Rate in Total Bank Equity Capital

NARRATIVE
Annual growth rate in total bank equity capital from Call Schedule RC. The growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year.

FORMULA
PCTOF(uc:UBPRD341[P0],uc:UBPRD343[P0])

10 Equity Growth Less Asst Growth

10.1 UBPRE636

DESCRIPTION
Equity Growth Less Asset Growth

NARRATIVE
The growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year. The equity growth less asset growth ratio is included in this grouping for analysis purposes even though it is not technically a growth rate.
FORMULA
uc:UBPRE635[P0] - uc:UBPR7316[P0]

11 Mortgage Servicing Rights

11.1 UBPRE637

DESCRIPTION
Mortgage Servicing Assets as a Percent of Total Bank Equity Capital

NARRATIVE
Mortgage servicing assets from Call Report Schedule RC-M divided by total bank equity capital from Call Report Schedule RC.

FORMULA
PCTOF(uc:UBPR3164[P0],uc:UBPRD660[P0])

12 Goodwill

12.1 UBPRE638

DESCRIPTION
Goodwill as a Percent of Total Bank Equity Capital

NARRATIVE
Goodwill from Call Report Schedule RC divided by Total Bank Equity Capital from Call Report Schedule RC.

FORMULA
PCTOF(uc:UBPR3163[P0],uc:UBPRD660[P0])

13 Purch Credit Card Relations

13.1 UBPRE639

DESCRIPTION
Purchased Credit Card Relationships as a Percent of Total Bank Equity Capital

NARRATIVE
Purchased credit card relationships and nonmortgage servicing assets from Call Schedule RC-M divided by Total Bank Equity Capital from Call Schedule RC.

FORMULA
PCTOF(uc:UBPRB026[P0],uc:UBPRD660[P0])

14 All Other Intangibles

14.1 UBPRE640
DESCRIPTION
All Other Intangibles as a Percent of Total Bank Equity Capital

NARRATIVE
All other identifiable intangible assets from Call Report Schedule RC-M divided by total bank equity capital.

FORMULA
PCTOF(uc:UBPRD652[P0],uc:UBPRD660[P0])

15 Total Intangibles

15.1 UBPRE641

DESCRIPTION
Total Intangibles

NARRATIVE
The sum of mortgage servicing assets from Call Report Schedule RC-M + goodwill from Call Report Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M + all other identifiable intangible assets from Call Report Schedule RC-M divided by total bank equity capital from Call Report Schedule RC.

FORMULA
PCTOF(uc:UBPR2143[P0],uc:UBPRD660[P0])

16 Leverage Ratio

16.1 UBPRD486

DESCRIPTION
Tier One Leverage Capital

NARRATIVE
Tier One Leverage Ratio from Call Report Schedule RC-R.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', (uc:UBPR7204[P0]*100),null)

17 Com Equity Tier 1 Cap Ratio

17.1 UBPRR029

DESCRIPTION
Common Equity Tier 1 Capital Ratio using Advanced Approach (Column A)

NARRATIVE
Common Equity Tier 1 Capital Ratio using Advanced Approach (Column A)

FORMULA
18 Tier 1 Capital Ratio

18.1 UBPRD487

DESCRIPTION
Tier One Risk Based Capital to Risk-Weighted Assets

NARRATIVE
Tier One Risk Based Capital Ratio from Call Report Schedule RC-R.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCAP793[P0]*100,IF(uc:UBPRC752[P0] = 41,cc:RCAP793[P0]*100, NULL))

19 Total Capital Ratio

19.1 UBPRD488

DESCRIPTION
Total Risk-Based Capital to Risk-Weighted Assets

NARRATIVE
Total risk-based capital ratio from Call Report Schedule RC-R.

FORMULA
IF(uc:UBPR9999[P0] > '2001-01-01', (uc:UBPR7206[P0]*100),null)

20 Com Equity Tier 1 Cap Ratio

20.1 UBPRR030

DESCRIPTION
Common Equity Tier 1 Capital Ratio for Advanced Approach Institutions that exit Parallel Run Only (Column B)

NARRATIVE
Common Equity Tier 1 Capital Ratio for Advanced Approach Institutions that exit Parallel Run Only (Column B)

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCP793[P0]*100,IF(uc:UBPRC752[P0] = 41,cc:RCP793[P0]*100, NULL))

21 Tier 1 Capital Ratio

21.1 UBPRR032

DESCRIPTION
Tier 1 Capital Ratio for Advanced Approach Institutions that exit Parallel Run Only (Column B)
NARRATIVE
Tier 1 Capital Ratio for Advanced Approach Institutions that exit Parallel Run Only (Column B)

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFW7206[P0]*100, IF(uc:UBPRC752[P0] = 41, cc:RCOW7206[P0]*100, NULL))

22 Total Capital Ratio

22.1 UBPRR034

DESCRIPTION
Total Capital Ratio for Advanced Approach Institutions that exit Parallel Run Only (Column B)

NARRATIVE
Total Capital Ratio for Advanced Approach Institutions that exit Parallel Run Only (Column B)

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFW7205[P0]*100, IF(uc:UBPRC752[P0] = 41, cc:RCOW7205[P0]*100, NULL))

23 Perpetual Preferred

23.1 UBPR3838

DESCRIPTION
Perpetual Preferred Stock

NARRATIVE
Perpetual preferred stock and related surplus from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3838[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3838[P0], NULL))

24 Common Stock

24.1 UBPR3230

DESCRIPTION
Common Stock

NARRATIVE
Common stock from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3230[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3230[P0], NULL))

25 Surplus

25.1 UBPR3839
DESCRIPTION
Surplus

NARRATIVE
Surplus (excludes all surplus related to preferred stock) from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3839[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3839[P0], NULL))

26 Retained Earnings

26.1 UBPR3632

DESCRIPTION
Retained Earnings

NARRATIVE
Retained earnings from Call Report Schedules RC and RC-R.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3632[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3632[P0], NULL))

27 Accum Other Comp Income

27.1 UBPRB530

DESCRIPTION
Accumulated Other Comprehensive Income

NARRATIVE
Accumulated other comprehensive income from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB530[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB530[P0], NULL))

28 Other Equity Capital Comp

28.1 UBPRA130

DESCRIPTION
Other Equity Capital Components

NARRATIVE
Other equity capital components from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDA130[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONA130[P0], NULL))
29 Total Bank Equity Capital

29.1 UBPR3210

DESCRIPTION
Total Bank Equity Capital

NARRATIVE
Total bank equity capital from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3210[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3210[P0], NULL))

30 Minority Interest Cons Subs

30.1 UBPR3000

DESCRIPTION
Minority Interests in Consolidated Subsidiaries

NARRATIVE
Noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3000[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3000[P0], NULL))

31 Total Bank Capital & Min Int

31.1 UBPRG105

DESCRIPTION
Total Bank Capital and Minority Interests

NARRATIVE
Total equity capital from Call Report Schedule RC.

FORMULA
uc:UBPR3000[P0] + uc:UBPR3210[P0]

32 Subordinated Notes & Debentures

32.1 UBPR3200

DESCRIPTION
Subordinated Notes and Debentures

NARRATIVE
Subordinated notes and debentures from Call Report Schedule RC.
33 Balance at Beginning of Period

33.1 UBPR3217

DESCRIPTION
Changes in Bank Equity - Balance at Beginning of Period

NARRATIVE
Changes in bank equity - total bank equity capital balance at beginning of period from Call Report Schedule RI-A.

FORMULA
cc:RIAD3217[P0]

34 Net Income

34.1 UBPR4340

DESCRIPTION
Net Income

NARRATIVE
Net Income from Call Report Schedule RI.

FORMULA
cc:RIAD4340[P0]

35 Sales or Purchase of Capital

35.1 UBPRB509

DESCRIPTION
Changes in Bank Equity - Sales or Purchase of Capital

NARRATIVE
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) from Call Report Schedule RI-A.

FORMULA
cc:RIADB509[P0] + cc:RIADB510[P0]

36 Merger & Absorptions

36.1 RIAD4356

DESCRIPTION
37 Restate due to Acctg Error&Chg

37.1 RIADB507

DESCRIPTION
NARRATIVE
FORMULA

38 Trans with Parent

38.1 RIAD4415

DESCRIPTION
NARRATIVE
FORMULA

39 Dividends

39.1 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]

40 Other Comprehensive Income

40.1 RIADB511

DESCRIPTION
NARRATIVE
FORMULA

41 Balance at End of Period

41.1 UBPRD213
DESCRIPTION
Changes in Bank Equity - Balance at End of Period

NARRATIVE
Changes in bank equity - total bank equity capital balance at end of period from Call Report Schedule RI-A.

FORMULA
IF(cc:RIAD3210[P0] = 0,uc:UBPRD660[P0],IF(IsNil(cc:RIAD3210[P0]),uc:UBPRD660[P0],cc:RIAD3210[P0]))

42 Mortgage Servicing Rights

42.1 UBPR3164

DESCRIPTION
Mortgage Servicing Rights

NARRATIVE
Mortgage servicing assets from Call Report Schedule RC-M.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFD3164[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3164[P0], NULL))

43 Purchase Credit Card Relations.

43.1 UBPRB026

DESCRIPTION
Purchased Credit Card Relationships

NARRATIVE
Purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M.

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFDB026[P0],IF(uc:UBPRC752[P0] = 41,cc:RCONB026[P0], NULL))

44 Other Intangibles

44.1 UBPR5507

DESCRIPTION
Other Intangibles

NARRATIVE
All other identifiable intangible assets from Call Report Schedule RC-M.

FORMULA
Existingof(cc:RCFD5507[P0],cc:RCON5507[P0])
45 Goodwill

45.1 UBPR3163

DESCRIPTION
Goodwill

NARRATIVE
Goodwill from Call Report Schedule RC.

FORMULA
 IF(uc:UBPRC752[P0] = 31, cc:RCFD3163[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3163[P0], NULL))

46 Total Intangibles

46.1 UBPR2143

DESCRIPTION
Total Intangibles

NARRATIVE
The sum of mortgage servicing assets from Call Report Schedule RC-M + goodwill from Call Report Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M + all other identifiable intangible assets from Call Report Schedule RC-M.

FORMULA
existingof(cc:RCFD2143[P0], cc:RCON2143[P0])

47 Average Total Consolidated Assets

47.1 UBPRL138

DESCRIPTION
TOTAL ASSETS FOR LEVERAGE RATIO PRIOR TO DEDUCTIONS

NARRATIVE
Generally Average Assets for Quarter from Schedule RC-K or RC-R

FORMULA

48 Less: Ded from CET1 Cap & add T1C

48.1 UBPRP875

DESCRIPTION
DEDS COMEQTY TIER1 CAP ADD TIER1 CAP

NARRATIVE

FORMULA

\[
\text{IF}(\text{UBPRC752}[P0] = 31, \text{cc:RCFAP875}[P0], \text{IF}(\text{UBPRC752}[P0] = 41, \text{cc:RCOAP875}[P0], \text{NULL}))
\]

49 Less: Other Deductions

49.1 UBPRB596

DESCRIPTION

OTHUR DEDUCT FR ASSETS FOR LEVRGE CAP

NARRATIVE

Report the amount of any other assets that are deducted in determining Tier 1 capital in accordance with the capital standards issued by the reporting bank's primary federal supervisory authority. Banks with financial subsidiaries should exclude adjustments to average total assets for the deconsolidation of such subsidiaries.

FORMULA

\[
\text{IF}(\text{UBPRC752}[P0] = 31, \text{cc:RCFAB596}[P0], \text{IF}(\text{UBPRC752}[P0] = 41, \text{cc:RCOAB596}[P0], \text{NULL}))
\]

50 Total Assets for Leverage Ratio

50.1 UBPRA224

DESCRIPTION

AVERAGE TOTAL ASSETS (NET OF DEDUCTIONS)

NARRATIVE

"Average total assets" consists of the quarterly average for "total assets" as reported in the Call Report, less goodwill, other disallowed intangible assets, disallowed deferred tax assets, and any other assets that are deducted in determining Tier 1 capital in accordance with the capital standards issued by the reporting bank's primary federal supervisory authority.

FORMULA

\[
\text{IF}(\text{UBPRC752}[P0] = 31 \text{ and } \text{ub:UBPR9999}[P0]>'2015-01-01', \text{cc:RCFAA224}[P0], \text{IF}(\text{UBPRC752}[P0] = 41 \text{ and } \text{ExistingOf}(\text{cc:RCONN256}[P0], \text{false}) = \text{true}, \text{cc:RCFAA224}[P0], \text{IF}(\text{UBPRC752}[P0] = 41 \text{ and } \text{ExistingOf}(\text{cc:RCONN256}[P0], \text{false}) = \text{true}, \text{cc:RCOAA224}[P0], \text{IF}(\text{UBPRC752}[P0] = 31 \text{ and } \text{ub:UBPR9999}[P0]>'2012-01-01', \text{cc:RCFDL138}[P0], \text{IF}(\text{UBPRC752}[P0] = 41 \text{ and } \text{ub:UBPR9999}[P0]>'2012-01-01', \text{cc:RCONL138}[P0], \text{IF}(\text{UBPRC752}[P0] = 31 \text{ and } \text{ub:UBPR9999}[P0]<'2012-01-01', \text{cc:RCFDA224}[P0], \text{IF}(\text{UBPRC752}[P0] = 41 \text{ and } \text{ub:UBPR9999}[P0]<'2012-01-01', \text{cc:RCONA224}[P0], \text{null}))))\\)
\]
Referenced Concepts

**UBPR1415**

**DESCRIPTION**
CONSTRUCTION AND LAND DEVELOPMENT LOANS

**FORMULA**

**UBPR1480**

**DESCRIPTION**
Real Estate Loans Secured by Nonfarm Nonresidential Properties

**FORMULA**

**UBPR2143**

**DESCRIPTION**
Total Intangibles

**NARRATIVE**
The sum of mortgage servicing assets from Call Report Schedule RC-M + goodwill from Call Report Schedule RC + purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M + all other identifiable intangible assets from Call Report Schedule RC-M.

**FORMULA**
existentof(cc:RCFD2143[P0], cc:RCON2143[P0])

**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))

**UBPR2746**

**DESCRIPTION**
Loans to Finance Commercial Real Estate, Construction, and Land Development Activities Included in Items 1766, 1563 for (FR Y-9C), in Items 1766, 1563 for (Call Report form 031), in Items 1766, 1564 for (Call Report forms 032 AND 033), and in Items 1766, 2080 for (Call Report form 034)
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD2746[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON2746[P0], NULL))

UBPR3000
DESCRIPTION
Minority Interests in Consolidated Subsidiaries
NARRATIVE
Noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3000[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3000[P0], NULL))

UBPR3163
DESCRIPTION
Goodwill
NARRATIVE
Goodwill from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3163[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3163[P0], NULL))

UBPR3164
DESCRIPTION
Mortgage Servicing Rights
NARRATIVE
Mortgage servicing assets from Call Report Schedule RC-M.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3164[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3164[P0], NULL))

UBPR3200
DESCRIPTION
Subordinated Notes and Debentures
NARRATIVE
Subordinated notes and debentures from Call Report Schedule RC.
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3200[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3200[P0], NULL))

UBPR3210
DESCRIPTION
Total Bank Equity Capital

NARRATIVE
Total bank equity capital from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD3210[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON3210[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))

**UBPR5369**

DESCRIPTION
Loans Held For Sale

NARRATIVE
Loans and leases held for sale from Call Report Schedule RC.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFD5369[P0], IF(uc:UBPRC752[P0] = 41, cc:RCON5369[P0], NULL))

**UBPR5507**

DESCRIPTION
Other Intangibles

NARRATIVE
All other identifiable intangible assets from Call Report Schedule RC-M.

FORMULA
Existingof(cc:RCFD5507[P0], cc:RCON5507[P0])

**UBPR7204**

DESCRIPTION
Tier 1 Leverage Capital Ratio

NARRATIVE
Tier 1 Leverage Capital Ratio

FORMULA
if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFA7204[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]>'2015-01-01', cc:RCOA7204[P0], if(uc:UBPRC752[P0] = 31, cc:RCFD7204[P0], if(uc:UBPRC752[P0] = 41, cc:RCON7204[P0], NULL))))
**UBPR7205**

**DESCRIPTION**
Total Risk-Based Capital Ratio

**NARRATIVE**
Total Risk-Based Capital Ratio

**FORMULA**
\[
\text{if}(\text{uc:UBPRC752[P0]} = 31 \text{ and } \text{ExistingOf}(\text{cc:RCONN256[P0]}, \text{false}) = \text{true}, \text{cc:RCFA7205[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 41 \text{ and } \text{ExistingOf}(\text{cc:RCONN256[P0]}, \text{false}) = \text{true}, \text{cc:RCOA7205[P0]}, \text{if}(\text{uc:UBPRC752[P0]} > 2015-01-01, \text{cc:RCFA7205[P0]}, \text{if}(\text{uc:UBPRC752[P0]} > 2015-01-01, \text{cc:RCOA7205[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD7205[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON7205[P0]}, \text{NULL})))))
\]

**UBPR7206**

**DESCRIPTION**
Tier 1 Risk-Based Capital Ratio

**NARRATIVE**
Tier 1 Risk-Based Capital Ratio

**FORMULA**
\[
\text{if}(\text{uc:UBPRC752[P0]} = 31 \text{ and } \text{ExistingOf}(\text{cc:RCONN256[P0]}, \text{false}) = \text{true}, \text{cc:RCFA7206[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 41 \text{ and } \text{ExistingOf}(\text{cc:RCONN256[P0]}, \text{false}) = \text{true}, \text{cc:RCOA7206[P0]}, \text{if}(\text{uc:UBPRC752[P0]} > 2015-01-01, \text{cc:RCFA7206[P0]}, \text{if}(\text{uc:UBPRC752[P0]} > 2015-01-01, \text{cc:RCOA7206[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 31, \text{cc:RCFD7206[P0]}, \text{if}(\text{uc:UBPRC752[P0]} = 41, \text{cc:RCON7206[P0]}, \text{NULL}))))
\]

**UBPR7316**

**DESCRIPTION**
Total Assets - annual change

**NARRATIVE**
The annual change in total assets. The annual change is the percent change from the prior year comparable quarter to the current quarter.

**FORMULA**
\[
\text{PCTOF}(\text{uc:UBPRD087[P0]}, \text{uc:UBPRD088[P0]})
\]

**UBPR9999**

**DESCRIPTION**
Reporting Date (CC,YR,MO,DA)

**FORMULA**
\[
\text{Context.Period.EndDate}
\]

**UBPRB026**

**DESCRIPTION**
Purchased Credit Card Relationships

NARRATIVE
Purchased credit card relationships and nonmortgage servicing assets from Call Report Schedule RC-M.

FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB026[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB026[P0], NULL))

UBPRB529
DESCRIPTION
Loans and Leases, Net of Unearned Income and Allowance
FORMULA
IF(uc:UBPRC752[P0] = 31, cc:RCFDB529[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONB529[P0], NULL))

UBPRC752
DESCRIPTION
REPORTING FORM NUMBER
FORMULA

UBPRD087
DESCRIPTION
Yearly Change in Total Assets, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0, uc:UBPR2170[P0] - uc:UBPRD088[P0], NULL)

UBPRD088
DESCRIPTION
Prior Year Total Assets, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPR2170[-P1Y]

UBPRD341
DESCRIPTION
Yearly Change in Total Equity Capital, Used for Yearly Growth Rate Ratio
FORMULA
IF(uc:UBPRD088[P0] > 0, uc:UBPRD660[P0] - uc:UBPRD343[P0], NULL)

UBPRD342
DESCRIPTION
Total Equity Capital Calendar Year Average

FORMULA
CAVG05X(#uc:UBPRD660)

UBPRD343
DESCRIPTION
Prior Year Total Equity Capital, Used for Yearly Growth Rate Ratio
FORMULA
uc:UBPRD660[-P1Y]

UBPRD489
DESCRIPTION
Construction and Land Development Loans plus Secured by Nonfarm Nonresidential Real Estate plus Unsecured Loans to Finance Real Estate plus Other Real Estate Owned plus Investments in Real Estate
FORMULA

UBPRD652
DESCRIPTION
Institution Other Intangible Assets Amount
FORMULA
uc:UBPR5507[P0]

UBPRD660
DESCRIPTION
Institution Equity Capital Consolidated Basis
FORMULA
IF(ExistsNonNil(uc:UBPR3210[P0]),uc:UBPR3210[P0], NULL)

UBPRD672
DESCRIPTION
All Real Estate other than Bank Premises Owned or Controlled
FORMULA
Retained Earnings

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

\[
\text{cc:RIAD4340[P0]} - \text{uc:UBPRE625[P0]}
\]

Net Loans and Leases

Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on Call Report Schedule RC.

\[
\text{uc:UBPRB529[P0]} + \text{uc:UBPR5369[P0]}
\]

Cash Dividends Declared

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

\[
\text{cc:RIAD4460[P0]} + \text{cc:RIAD4470[P0]}
\]

Annual Growth Rate in Total Bank Equity Capital

Annual growth rate in total bank equity capital from Call Schedule RC. The growth rate is determined by subtracting the account balance at the end of the corresponding period in the prior year from the current account balance and dividing the result by the account balance at the end of the corresponding period in the prior year.

\[
\text{PCTOF(uc:UBPRD341[P0],uc:UBPRD343[P0])}
\]

Total Bank Capital and Minority Interests
Total equity capital from Call Report Schedule RC.

FORMULA
uc:UBPR3000[P0] + uc:UBPR3210[P0]

UBPRKW27

DESCRIPTION
Average total consolidated assets from RC-R

FORMULA
IF(uc:UBPRC752[P0] = 31,cc:RCFAKW03[P0], IF(uc:UBPRC752[P0] = 41,cc:RCOAKW03[P0], NULL))