

# Capital Analysis--Page 11

## 1 Net Loans & Leases (x)

### 1.1 UBP626

#### 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 UBP627

#### 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 UBP629

#### 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 UBPRED630

### 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 UBPRED631

#### 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 UBPRED025

#### 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 UBPRED633

#### 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 UBPRES637

**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 UBPRES638

**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 All Other Intangibles

### 13.1 UBPRES640

**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])

## 14 Total Intangibles

### 14.1 UBPRES641

**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])

## 15 Leverage Ratio

### 15.1 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)

## 16 Com Equity Tier 1 Cap Ratio

### 16.1 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

IF(uc:[UBPRC752](#)[P0] = 31,cc:RCFAP793[P0]\*100,IF(uc:[UBPRC752](#)[P0] = 41,cc:RCOAP793[P0]\*100, NULL))

## 17 Tier 1 Capital Ratio

### 17.1 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:[UBPR9999](#)[P0] > '2001-01-01' ,(uc:[UBPR7206](#)[P0]\*100),null)

## 18 Total Capital Ratio

### 18.1 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:UBPR7205[P0]\*100),null)

## 19 Com Equity Tier 1 Cap Ratio

### 19.1 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:RCFWP793[P0]\*100,IF(uc:UBPRC752[P0] = 41,cc:RCOWP793[P0]\*100, NULL))

## 20 Tier 1 Capital Ratio

### 20.1 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))

## 21 Total Capital Ratio

### 21.1 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))

## 22 Perpetual Preferred

### 22.1 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))

## 23 Common Stock

### 23.1 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))

## 24 Surplus

### 24.1 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))

## 25 Retained Earnings

### 25.1 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))

## **26 Accum Other Comp Income**

### **26.1 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))

## **27 Other Equity Capital Comp**

### **27.1 UBPR130**

**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))

## **28 Total Bank Equity Capital**

### **28.1 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))

## **29 Minority Interest Cons Subs**

### **29.1 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))

## **30 Total Bank Capital & Min Int**

### **30.1 UBPRG105**

**DESCRIPTION**

Total Bank Capital and Minority Interests

**NARRATIVE**

Total equity capital from Call Report Schedule RC.

**FORMULA**

uc:[UBPR3000](#)[P0] + uc:[UBPR3210](#)[P0]

## **31 Subordinated Notes & Debentures**

### **31.1 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))

## **32 Balance at Beginning of Period**

### **32.1 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]

## 33 Net Income

### 33.1 UBPR4340

#### DESCRIPTION

Net Income

#### NARRATIVE

Net Income from Call Report Schedule RI.

#### FORMULA

cc:RIAD4340[P0]

## 34 Sales or Purchase of Capital

### 34.1 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]

## 35 Merger & Absorptions

### 35.1 RIAD4356

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

## 36 Restate due to Acctg Error&Chg

### 36.1 RIADB507

#### DESCRIPTION

#### NARRATIVE

#### FORMULA

## 37 Trans with Parent

### 37.1 RIAD4415

DESCRIPTION

NARRATIVE

FORMULA

## 38 Dividends

### 38.1 UBPRED625

DESCRIPTION

Cash Dividends Declared

NARRATIVE

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

FORMULA

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

## 39 Other Comprehensive Income

### 39.1 RIADB511

DESCRIPTION

NARRATIVE

FORMULA

## 40 Balance at End of Period

### 40.1 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]))

## 41 Mortgage Servicing Rights

### 41.1 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))

## 42 All Other Intangibles

### 42.1 UBPR5507

#### DESCRIPTION

Other Intangibles excluding MSR and Goodwill

#### NARRATIVE

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

#### FORMULA

uc:UBPR2143[P0] - uc:UBPR3164[P0] - uc:UBPR3163[P0]

## 43 Goodwill

### 43.1 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))

## 44 Total Intangibles

### 44.1 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])

## 45 Average Total Consolidated Assets

**45.1 UBPR138**

## DESCRIPTION

TOTAL ASSETS FOR LEVERAGE RATIO PRIOR TO DEDUCTIONS

## NARRATIVE

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

## FORMULA

IF(uc:UBPR9999[P0] > '2019-01-01', uc:UBPRKW27[P0], IF(uc:UBPR9999[P0] < '2019-01-01' AND uc:UBPR9999[P0] > '2015-01-01' or uc:UBPR9999[P0] < '2012-01-01', uc:UBPR3368[P0], IF(ExistingOf(cc:RCONN256[P0], false) = true, uc:UBPR3368[P0], IF(uc:UBPRC752[P0] = 31, cc:RCFDL136[P0], IF(uc:UBPRC752[P0] = 41, cc:RCONL136[P0], NULL))))))

**46 Less: Ded from CET1 Cap & add T1C****46.1 UBPRP875**

## DESCRIPTION

DEDS COMEQTY TIER1 CAP ADD TIER1 CAP

## NARRATIVE

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFAP875[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAP875[P0], NULL))

**47 Less: Other Deductions****47.1 UBPRB596**

## DESCRIPTION

OTHR 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

IF(uc:UBPRC752[P0] = 31,cc:RCFAB596[P0],IF(uc:UBPRC752[P0] = 41,cc:RCOAB596[P0], NULL))

**48 Total Assets for Leverage Ratio****48.1 UBPR224**

## 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

```
if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2015-01-01', cc:RCFAA224[P0], if(uc:UBPRC752[P0] = 41 and
uc:UBPR9999[P0]>'2015-01-01', cc:RCOAA224[P0], if(uc:UBPRC752[P0] = 31 and ExistingOf(cc:RCONN256[P0], false)
= true,cc:RCFAA224[P0], if(uc:UBPRC752[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true,cc:RCOAA224[P0],
if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]>'2012-01-01', cc:RCFDL138[P0], if(uc:UBPRC752[P0] = 41 and
uc:UBPR9999[P0]>'2012-01-01', cc:RCONL138[P0], if(uc:UBPRC752[P0] = 31 and uc:UBPR9999[P0]<'2012-01-01',
cc:RCFDA224[P0], if(uc:UBPRC752[P0] = 41 and uc:UBPR9999[P0]<'2012-01-01', cc:RCONA224[P0],NULL)))))))))
```

## Referenced Concepts

### UBPR1415

#### DESCRIPTION

CONSTRUCTION AND LAND DEVELOPMENT LOANS

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF158[P0] + cc:RCONF159[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1415[P0], NULL))

### UBPR1480

#### DESCRIPTION

Real Estate Loans Secured by Nonfarm Nonresidential Properties

#### FORMULA

IF(uc:[UBPR9999](#)[P0] > '2008-01-01',cc:RCONF160[P0] + cc:RCONF161[P0],IF(uc:[UBPR9999](#)[P0] < '2008-01-01',cc:RCON1480[P0], NULL))

### 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])

### 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 excluding MSR and Goodwill

**NARRATIVE**

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

**FORMULA**

uc:[UBPR2143](#)[P0] - uc:[UBPR3164](#)[P0] - uc:[UBPR3163](#)[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

if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7205[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7205[P0], if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA7205[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA7205[P0], if(uc:[UBPRC752](#)[P0] = 31, cc:RCFD7205[P0], if(uc:[UBPRC752](#)[P0] = 41,cc:RCON7205[P0],NULL))))))

**UBPR7206**

## DESCRIPTION

Tier 1 Risk-Based Capital Ratio

## NARRATIVE

Tier 1 Risk-Based Capital Ratio

## FORMULA

if(uc:[UBPRC752](#)[P0] = 31 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCFA7206[P0], if(uc:[UBPRC752](#)[P0] = 41 and ExistingOf(cc:RCONN256[P0], false) = true, cc:RCOA7206[P0], if(uc:[UBPRC752](#)[P0] = 31 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCFA7206[P0], if(uc:[UBPRC752](#)[P0] = 41 and uc:[UBPR9999](#)[P0]>'2015-01-01', cc:RCOA7206[P0], if(uc:[UBPRC752](#)[P0] = 31, cc:RCFD7206[P0], if(uc:[UBPRC752](#)[P0] = 41,cc:RCON7206[P0],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

PCTOF(uc:[UBPRD087](#)[P0],uc:[UBPRD088](#)[P0])

**UBPR9999**

## DESCRIPTION

Reporting Date (CC,YR,MO,DA)

## FORMULA

Context.Period.EndDate

**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

uc:[UBPR1415](#)[P0] + uc:[UBPR1480](#)[P0] + uc:[UBPR2746](#)[P0] + uc:[UBPRD672](#)[P0]

## 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

IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFD2150[P0] + cc:RCFD3656[P0],IF(uc:[UBPR9999](#)[P0] > '2009-04-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCON2150[P0] + cc:RCON3656[P0],IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFD2150[P0] + cc:RCFD5374[P0],IF(uc:[UBPR9999](#)[P0] < '2009-04-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCON2150[P0] + cc:RCON5374[P0],NULL))))

## UBPRE043

### DESCRIPTION

Retained Earnings

### NARRATIVE

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

### FORMULA

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

## UBPRE119

**DESCRIPTION**

Net Loans and Leases

**NARRATIVE**

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.

**FORMULA**

uc:[UBPRB529](#)[P0] + uc:[UBPR5369](#)[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]

**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])

**UBPRG105****DESCRIPTION**

Total Bank Capital and Minority Interests

**NARRATIVE**

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))