Capital Analysis--Page 11

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 All Other Intangibles

13.1 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])

14 Total Intangibles

14.1 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])

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

T1C for Advanced Approach IDIs that exit Parallel Run

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

Rtained 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 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))

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 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]

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 UBPRL138

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 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

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))