

## 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 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 UBP641

**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 Tier One Leverage Capital

### 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**

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

## 18 Tier One 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:UBPR9999[P0] > '2001-01-01' ,(uc:UBPR7206[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:UBPR7205[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:RCFWP793[P0]\*100,IF(uc:UBPRC752[P0] = 41,cc:RCOWP793[P0]\*100, NULL))

## 21 Tier 1 Capital Ratio

### 21.1 UBPRR032

#### DESCRIPTION

Tier 1 Capital Ratio for Advanced Approach Institutions that exit Parrallel 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 UBPR034****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 UBPRKW28****DESCRIPTION**

Retained Earnings from RC-R

**NARRATIVE**

Retained earnings from RC-R

**FORMULA**

if(uc:[UBPR9999](#)[P0] > '2019-01-01' and uc:[UBPRC752](#)[P0] = 31, cc:RCFAKW00[P0], IF(uc:[UBPR9999](#)[P0] > '2019-01-01' and uc:[UBPRC752](#)[P0] = 41, cc:RCOAKW00[P0], uc:[UBPR3632](#)[P0]))

**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 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))



## 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.

## FORMULA

IF(uc:UBPRC752[P0] = 31,cc:RCFD3200[P0],IF(uc:UBPRC752[P0] = 41,cc:RCON3200[P0], NULL))

### 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

NARRATIVE

FORMULA

## **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 UBPRES625**

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 Purch 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 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))))))

## 48 Less: Ded from CET1 Cap & add T1C

### 48.1 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))

## 49 Less: Other Deductions

### 49.1 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))

## 50 Total Assets for Leverage Ratio

### 50.1 UBPR A224

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))

## **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))

## **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**

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

**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

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))