

Mapping of Variables to Call Report Line Items

Established Small Bank Method beginning July 1, 2016

Call Report 031 Filers

Initial Base Rate Calculation	
Variable	Line Item Mapping
Leverage Ratio (%)	RCFA8274 / RCFAA224 (RC-R Line 26 / RC-R Line 39)
Nonperforming Loans and Leases/Gross Assets (%)	(RCONF174 + RCONF176 + RCONF175 + RCONF 177 + RCON3494 + RCON3495 + RCON5399 + RCON5400 + RCONC237 + RCONC229 + RCONC239 + RCONC230 + RCON3500 + RCON3501 + RCONF180 + RCONF182 + RCONF181 + RCONF183 + RCFNB573 + RCFNB574 + RCFD5378 + RCFD 5379 + RCFD 5381 + RCFD5382 + RCFD1597 + RCFD1583 + RCFD1252 + RCFD1253 + RCFD1255 + RCFD1256 + RCFDB576 + RCFDB577 + RCFDK214 + RCFDK215 + RCFDK217 + RCFDK218 + RCFD5390 + RCFD5461 + RCFDF167 + RCFDF168 + RCFDF170 + RCFDF171 + RCFD 3506 + RCFD3507 - RCFDK040 - RCFDK041 - RCFDK043 - RCFDK044 - P9LGTY - NALGTY) / (RCFD2170 + RCFD3123) (RC-N Lines 1-8 - RC-N Lines 10.a, 10.b, 11.f (columns B and C)) / (RC Line 12 + RC Line 4.c)
Other Real Estate Owned/Gross Assets (%)	RCFD2150 / (RCFD2170 + RCFD 3123) RC Line 7 / (RC Line 12 + RC Line 4.c)
Brokered Deposit Ratio (%)	(RCON2365 - RCONG803 - (RCFD2170 * 0.10)) / RCFD2170 (RC-E Line M.1.b - RC-O Line 9 (if well-rated and well-capitalized) - (RC Line 12 * 0.10)) / RC Line 12
One-year Asset Growth (%)	Growth between current quarter RC Line 12 (RCFD2170) and one-year ago RC Line 12; adjusted for mergers
The following item is adjusted for mergers which occurred during the measurement period and are for the trailing 12 months.	
Net Income before Taxes/Total Assets (%)	RIAD4301 (for the trailing 12 months) / RCFD2170 RI Line 8 (for the trailing 12 months) / RC Line 12

Loan Mix Index Calculation	
Loan Type	Line Item Mapping
Construction & Development	RCFDF158 + RCFDF159 (RC-C Line 1.a.1 + 1.a.2)
Commercial & Industrial	RCFD1763 + RCFD1764 (RC-C Line 4)
Leases	RCFDF162 + RCFDF163 (RC-C Line 10)
Other Consumer	RCFDB539 + RCFDK137 + RCFDK207 (RC-C Line 6.b + 6.c + 6.d)
Loans to Foreign Government	RCFD2081 (RC-C Line 7)
Real Estate Loans Residual	RCFD1410 - RCFDF158 - RCFDF159 - RCFD1420 - RCFD1797 - RCFD5367 - RCFD5368 - RCFD1460 - RCFDF160 - RCFDF161 (RC-C Line 1 - 1.a.1 - 1.a.2 - 1.b - 1.c.1 - 1.c.2.a - 1.c.2.b - 1.d - 1.e.1 - 1.e.2)
Multifamily Residential	RCFD1460 (RC-C Line 1.d)
Nonfarm Residential	RCFDF160 + RCFDF161 (RC-C Line 1.e.1 + 1.e.2)
1-4 Family Residential	RCFD1797 + RCFD5367 + RCFD5368 (RC-C Line 1.c.1 + 1.c.2.a + 1.c.2.b)
Loans to Depository Banks	RCFDB532 + RCFDB533 + RCFDB534 + RCFDB536 + RCFDB537 (RC-C Line 2)
Agricultural Real Estate	RCFD1420 (RC-C Line 1.b)
Agriculture	RCFD1590 (RC-C Line 3)

Pricing Adjustment Variables	
Adjustment	Line Item Mapping
Unsecured Debt Adjustment	RCFDG466 + RCFDG467 + RCFDG468 + RCFDG470 + RCFDG471 + RCFDG472 (RC-O Line 7.b + 7.c + 7.d + 8.b + 8.c + 8.d)
Depository Institution Debt Adjustment	RCFDK655 - (RCFA8274 * 0.03) (RC-O Line 6 - (RC-R Line 26 * 0.03))
Brokered Deposit Adjustment	RCON2365 - (RCON2200 * 0.10) (RC-E Line M.1.b - (RC Line 13.a * 0.10))

Mapping of Variables to Call Report Line Items

Established Small Bank Method beginning July 1, 2016

Call Report 041 Filers

Initial Base Rate Calculation	
Variable	Line Item Mapping
Leverage Ratio (%)	RCOA8274 / RCOAA224 (RC-R Line 26 / RC-R Line 39)
Nonperforming Loans and Leases/Gross Assets (%)	(RCONF174 + RCONF176 + RCONF175 + RCONF 177 + RCON3494 + RCON3495 + RCON5399 + RCON5400 + RCONC237 + RCONC229 + RCONC239 + RCONC230 + RCON3500 + RCON3501 + RCONF180 + RCONF182 + RCONF181 + RCONF183 + RCONB835 + RCONB836 + RCON1607 + RCON1608 + RCONB576 + RCONB577 + RCONK214 + RCONK215 + RCONK217 + RCONK218 + RCON5390 + RCON5391 + RCON5460 + RCON5461 + RCON1227 + RCON1228 - RCONK040 - RCONK041 - RCONK043 - RCONK044 - RCFDK103 - RCFDK105) / (RCON2170 + RCON3123) (RC-N Lines 1-8 - RC-N Lines 10.a, 10.b, 11.f (columns B and C)) / (RC Line 12 + RC Line 4.c)
Other Real Estate Owned/Gross Assets (%)	RCON2150 / (RCON2170 + RCON3123) RC Line 7 / (RC Line 12 + RC Line 4.c)
Brokered Deposit Ratio (%)	(RCON2365 - RCONG803 - (RCON2170 * 0.10)) / RCON2170 (RC-E Line M.1.b - RC-O Line 9 (if well-rated and well-capitalized) - (RC Line 12 * 0.10)) / RC Line 12
One-year Asset Growth (%)	Growth between current quarter RC Line 12 (RCON2170) and one-year ago RC Line 12; adjusted for mergers
The following item is adjusted for mergers which occurred during the measurement period and are for the trailing 12 months.	
Net Income before Taxes/Total Assets (%)	RIAD4301 / RCON2170 RI Line 8 (for the trailing 12 months) / RC Line 12

Loan Mix Index Calculation	
Loan Type	Line Item Mapping
Construction & Development	RCONF158 + RCONF159 (RC-C Line 1.a.1 + 1.a.2)
Commercial & Industrial	RCON1766 (RC-C Line 4)
Leases	RCON2165 (RC-C Line 10)
Other Consumer	RCONB539 + RCONK137 + RCONK207 (RC-C Line 6.b + 6.c + 6.d)
Loans to Foreign Government	RCON2081 (RC-C Line 7)
Real Estate Loans Residual	0
Multifamily Residential	RCON1460 (RC-C Line 1.d)
Nonfarm Residential	RCONF160 + RCONF161 (RC-C Line 1.e.1 + 1.e.2)
1-4 Family Residential	RCON1797 + RCON5367 + RCON5368 (RC-C Line 1.c.1 + 1.c.2.a + 1.c.2.b)
Loans to Depository Banks	RCON1288 (RC-C Line 2)
Agricultural Real Estate	RCON1420 (RC-C Line 1.b)
Agriculture	RCON1590 (RC-C Line 3)

Pricing Adjustment Variables	
Adjustment	Line Item Mapping
Unsecured Debt Adjustment	RCONG466 + RCONG467 + RCONG468 + RCONG470 + RCONG471 + RCONG472 (RC-O Line 7.b + 7.c + 7.d + 8.b + 8.c + 8.d)
Depository Institution Debt Adjustment	RCONK655 - (RCOA8274 * 0.03) (RC-O Line 6 - (RC-R Line 26 * 0.03))
Brokered Deposit Adjustment	RCON2365 - (RCON2200 * 0.10) (RC-E Line M.1.b - (RC Line 13.a * 0.10))