

Mapping of Variables to Call Report Line Items

Established Small Bank Method approved April 26, 2016 and adjusted for the PPP

Initial Base Rate Calculation	
Variable	Line Item Mapping
Leverage Ratio (%)	RC-R Line 26 / RC-R Line 30
Nonperforming Loans and Leases/Gross Assets (%)	(RC-N Lines 1-8 - RC-N Lines 11.a, 11.b, 12.f (columns B and C)) / (RC Line 12 + RC Line 4.c - RC-M Line 17.b)
Other Real Estate Owned/Gross Assets (%)	RC Line 7 / (RC Line 12 + RC Line 4.c - RC-M Line 17.b)
Brokered Deposit Ratio (%)	(RC-E Line M.1.b - RC-O Line 9 (if well-rated and well-capitalized) - ((RC Line 12 - RC-M Line 17.b * 0.10)) / (RC Line 12 - RC-M Line 17.b)
One-year Asset Growth (%)	Growth between current quarter RC Line 12 - RC-M Line 17.b and one-year ago RC Line 12 - RC-M Line 17.b; 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 (%)	RI Line 8c (for the trailing 12 months) / (RC Line 12 - RC-M Line 17.b)

Loan Mix Index Calculation	
Loan Type	Line Item Mapping
Construction & Development	RC-C Line 1.a.1 + 1.a.2
Commercial & Industrial	RC-C Line 4 - RC-M Line 17.b (if RC-M Line 17.b greater than RC-C Line 4, then 0)
Leases	RC-C Line 10
Other Consumer	RC-C Line 6.b + 6.c + 6.d
Real Estate Loans Residual	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	RC-C Line 1.d
Nonfarm Nonresidential	RC-C Line 1.e.1 + 1.e.2
1-4 Family Residential	RC-C Line 1.c.1 + 1.c.2.a + 1.c.2.b
Loans to Depository Banks	RC-C Line 2
Agricultural Real Estate	RC-C Line 1.b
Agriculture	RC-C Line 3 - (maximum(RC-M Line 17.b - RC-C Line 4 or 0))

Pricing Adjustment Variables	
Adjustment	Line Item Mapping
Unsecured Debt Adjustment	RC-O Line 7.b + 7.c + 7.d + 8.b + 8.c + 8.d
Depository Institution Debt Adjustment	RC-O Line 6 - (RC-R Line 26 * 0.03)
Brokered Deposit Adjustment	RC-E Line M.1.b - (RC Line 13.a * 0.10)