

Federal Financial Institutions Examination Council



# Regulatory Capital Reporting for Institutions Subject to the Advanced Capital Adequacy Framework—FFIEC 101

## Report at the close of business September 30, 2015

This report is required by law: 12 U.S.C. 161 (National banks), 12 U.S.C. 324 and 12 U.S.C. 1844(c) (State member banks and BHCs)

The FFIEC 101 is to be prepared in accordance with Federal regulatory authority instructions. The report must be signed by a senior officer of the reporting entity who can attest that the risk estimates and other information submitted in this report meet the requirements set forth in 78 Federal Register 62018 (Federal Reserve and the OCC); 78 Federal Register 55340 (FDIC) (the revised regulatory capital rules) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

I, the undersigned senior officer of the named bank, bank holding company, or savings association attest that the FFIEC 101 report for this report date has been prepared in conformance with the instructions issued by the Federal regulatory authority and that the reported risk estimates meet the requirements set forth in the final rule to the best of my knowledge and belief.

Printed Name of Senior Officer (AAXX C940)

Signature of Senior Officer

Title of Officer (AAXX C491)

11/4/2015

Date of Signature (AAXX J196)

(20150930)

(AAXX 9999)

respectively), 12 U.S.C. 1817 (Insured state nonmember commercial and savings banks), and 12 U.S.C. 1464 (Savings associations).

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach the bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy records of the data file submitted electronically that the bank must place in its files.

The appearance of the bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show the caption of each reported item and the reported amounts.

### U.S. Bancorp

Legal Title of Bank (AAXX J197)

### 800 Nicollet Mall

Mailing Address of the Bank Street/PO Box (AAXX 9110)

### Minneapolis

City (AAXX 9130)

### MN

State Abbrev. (AAXX 9200)

55402

Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name/Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

FAX Number (AAXX 9116)

E-Mail Address of Contact (AAXX 4086)

#### For Federal Reserve Bank Use Only

BHC RSSD ID \_\_\_\_\_  
SUB RSSD ID \_\_\_\_\_  
C.I. \_\_\_\_\_

The estimated average reporting burden for this information collection is 676 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets NW, Washington, DC 20551; to Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; to Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and to the Office of Management and Budget. Paperwork Reduction Project (7100-0128), Washington, DC 20503.

**U.S. Bancorp**  
**Schedule A - ADVANCED APPROACHES REGULATORY CAPITAL**  
**For Period Ended: September 2015**  
**Dollar Amounts in Thousands**

	<b>AAAB</b>	
<b>Common equity tier 1 capital</b>		
1. Common stock plus related surplus, net of treasury stock	(4,373,000)	P742
2. Retained earnings	45,413,000	3247
3. Accumulated other comprehensive income (AOCI)	(398,000)	B530
4. Directly issued capital subject to phase out from common equity tier 1 capital (not applicable)		
5. Common equity tier 1 minority interest includable in common equity tier 1 capital	0	P839
6. Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5)	40,642,000	P840
<b>Common equity tier 1 capital: adjustments and deductions</b>		
7. Prudential valuation adjustments (not applicable)		
8. Goodwill net of associated deferred tax liabilities (DTLs)	8,324,000	P841
9. Other intangible assets net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs)	312,000	P842
10. Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of associated valuation allowances and net of DTLs	0	P843
11. Accumulated net gain or loss on cash-flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet	(118,000)	P849
12. Expected credit loss that exceeds eligible credit reserves	0	P886
13. Gain-on-sale associated with a securitization exposure	0	J161
14. Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk	0	Q258
15. Defined-benefit pension fund assets, net of DTLs	0	P887
16. Investments in own shares to the extent not excluded above as part of treasury stock	0	P888
17. Reciprocal cross-holdings in the common equity of financial institutions	0	P889
18. Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	0	P851
19. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	0	P853
20. MSAs net of associated DTLs that exceed the 10 percent common equity tier 1 capital deduction threshold	0	P854
21. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	0	P855
22. Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold.	0	P856
23. of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs.	0	P890
24. of which: MSAs, net of associated DTLs	0	P891
25. of which: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs	0	P892
26. National specific regulatory adjustments (not applicable)		
27. Deductions applied to common equity tier 1 capital due to insufficient amount of additional tier 1 capital and tier 2 capital to cover deductions	0	P857
28. Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27)	8,518,000	P858
29. Common equity tier 1 capital (item 6 less item 28)	32,124,000	P859
<b>Additional tier 1 capital</b>		
30. Additional tier 1 capital instruments plus related surplus	4,756,000	P860
31. of which: classified as equity under GAAP (not applicable)		
32. of which: classified as liabilities under GAAP (not applicable)		
33. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	0	P861
34. Tier 1 minority interest not included in common equity tier 1 capital	317,000	P862
35. of which: amount subject to phase out	0	P893
36. Additional tier 1 capital before deductions (sum of items 30, 33 and 34)	5,073,000	P863
<b>Additional tier 1 capital deductions</b>		
37. Investments in own additional tier 1 capital instruments	0	P894
38. Reciprocal cross-holdings in the additional tier 1 capital of financial institutions	0	P895
39. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	0	P896
40. Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital	0	P897
41. Other deductions from additional tier 1 capital	0	P898
42. Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions	0	P899
43. Total additional tier 1 capital deductions (sum of items 37 through 42)	0	P864
44. Additional tier 1 capital (greater of item 36 less item 43 or zero)	5,073,000	P865

**U.S. Bancorp**  
**Schedule A - ADVANCED APPROACHES REGULATORY CAPITAL**  
**For Period Ended: September 2015**  
**Dollar Amounts in Thousands**

<b>Tier 1 capital</b>		
45. Tier 1 capital (sum of items 29 and 44)	37,197,000	8274
<b>Tier 2 capital</b>		
46. Tier 2 capital instruments plus related surplus	2,500,000	P866
47. Non-qualifying capital instruments subject to phase out from tier 2 capital	0	P867
48. Total capital minority interest that is not included in tier 1 capital	117,000	P868
49. of which: instruments subject to phase out	0	P900
50. Eligible credit reserves includable in tier 2 capital	1,195,000	5310
51. Tier 2 capital before deductions (sum of items 46, 47, 48 and 50, plus the amount reported in Schedule RC-R of the Call Report or Schedule HC-R of the FR Y-9C, item 31)	3,824,000	P870
<b>Tier 2 capital deductions</b>		
52. Investments in own tier 2 capital instruments	0	P902
53. Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions	0	P903
54. Non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	0	P904
55. Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital	0	P905
56. Other deductions from tier 2 capital	0	P906
57. Total tier 2 capital deductions (sum of items 52 through 56)	0	P872
58. Tier 2 capital (greater of item 51 less item 57 or zero)	3,824,000	5311
<b>Total capital</b>		
59. Total capital (sum of items 45 and 58)	41,021,000	3792
<b>Total risk-weighted assets</b>		
60. Total risk-weighted assets (RWAs)	248,047,528	A223
<b>Capital ratios and buffers (items 64 through 68 are effective January 1, 2016)</b>		Percentage
61. Common equity tier 1 capital ratio (item 29 divided by item 60)	12.95%	P793
62. Tier 1 capital ratio (item 45 divided by item 60)	15.00%	7206
63. Total capital ratio (item 59 divided by item 60)	16.54%	7205
64. Institution-specific buffer (as a percent of RWA) necessary to avoid limitations on capital distributions and discretionary bonus payments	0.00%	
65. of which: capital conservation buffer	0.00%	
66. of which: countercyclical capital buffer (if applicable)	0.00%	
67. of which: G-SIB buffer requirement (if applicable)	0.00%	
68. Common equity tier 1 capital available to meet the buffer in item 64 (as a percentage of RWA)	0.00%	
<b>Regulatory minimums if different from Basel III (not applicable)</b>		
69. Minimum common equity tier 1 capital ratio: 4.5%		
70. Minimum tier 1 capital ratio: 6.0%		
71. Minimum total capital ratio: 8.0%		
<b>Amounts not deducted as a result of applicable thresholds (before risk-weighting)</b>		
72. Non-significant investments in the capital of unconsolidated financial institutions that are not deducted	908,000	P907
73. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted	144,000	P908
74. MSAs net of associated DTLs that are not deducted	1,592,000	P909
75. DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that are not deducted	0	P910
<b>Limitations on the amount of provisions included in tier 2 capital</b>	<b>AAAA</b>	
76. Total allowance for loan and lease losses (ALLL) under the standardized approach	4,306,000	P911
77. Amount of ALLL includable in tier 2 capital under the standardized approach	4,189,000	5310
<b>(Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process)</b>		
78. Total eligible credit reserves (calculated using advanced approaches)	4,306,000	J183
79. Amount of eligible credit reserves includable in tier 2 capital	1,195,000	J173
<b>Non-qualifying capital instruments</b>	<b>AAAB</b>	
80. Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out	0	P913
81. Amount of common equity tier 1 non-qualifying capital instruments excluded	0	P914
82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out	0	P915
83. Amount of additional tier 1 non-qualifying capital instruments excluded	0	P916
84. Cap on tier 2 non-qualifying capital instruments subject to phase-out	0	P917
85. Amount of tier 2 non-qualifying capital instruments excluded	0	P918

U.S. Bancorp  
 Schedule A - ADVANCED APPROACHES REGULATORY CAPITAL  
 For Period Ended: September 2015  
 Dollar Amounts in Thousands

Memoranda

(These items are kept confidential on reports filed during an institution's parallel run process)

86. Expected credit loss that exceeds eligible credit reserves	AAAA	0	P886
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36)	AABG	248,047,528	A223
88. Common equity tier 1 capital ratio (calculated using advanced approaches)		12.95%	P793
89. Tier 1 capital ratio (calculated using advanced approaches)		15.00%	7206
90. Total capital ratio (calculated using advanced approaches)		16.54%	7205

Supplementary Leverage Ratio (effective date for items 91 through 98 to be determined)

	Column A The 1st month of the quarter	Column B The 2nd month of the quarter	Column C The 3rd month of the quarter
91. Carrying value of all on-balance sheet assets minus amounts deducted from tier 1 capital	0	0	0
92. Total potential future exposure amount for each derivative contract	0	0	0
93. 10 percent of the notional amount of unconditionally cancellable commitments	0	0	0
94. Total notional amounts of all other off-balance sheet exposures	0	0	0
95. Month-end total leverage exposure for the supplementary leverage ratio (sum of items 91 through 94)	0	0	0
96. Month-end tier 1 capital for the supplementary leverage ratio calculation	0	0	0
97. Monthly supplementary leverage ratio (item 96 divided by item 95)	0.00%	0.00%	0.00%
98. Supplementary leverage ratio: mean of the 3 monthly ratios reported in item 97, columns A, B, and C			0.00%

**U.S. Bancorp**  
**For Period Ended: September 2015**  
**Schedule B**

**Summary Risk-Weighted Asset Information for Banks Approved to Use Advanced Internal Ratings-Based and Advanced Measurement Approaches for  
Regulatory Capital Purposes**

	<b>Non-Defaulted and Defaulted Exposures</b>									
	(Column A) Weighted Average Probability of Default (%) AABA	(Column B) Balance Sheet Amount (\$) AABB	(Column C) Total Undrawn Amount (\$) AABC	(Column D) Exposure at Default (\$) AABD	(Column E) Weighted Average Maturity (Years) AABE	(Column F) Wtd Avg LGD after Consideration of Credit Risk Mitigants (%) AABF	(Column G) Risk Weighted Assets (\$) AABG	(Column H) Expected Credit Loss (\$) AABH		
<b>WHOLESALE EXPOSURES</b>										
1	Corporate	0.65	131,588,000	129,227,000	172,686,000	3.54	27.11	57,400,000	255,000	J124
2	Bank	0.32	3,766,000	5,657,000	3,890,000	1.33	50.88	2,011,000	6,000	J125
3	Sovereign	-	56,946,000	779,000	56,946,000	4.55	3.77	1,000	-	J126
4	IPRE	2.10	24,776,000	8,010,000	27,027,000	2.32	32.21	15,434,000	143,000	J127
5	HVCRE	2.30	1,981,000	1,346,000	2,416,000	1.79	38.30	2,333,000	21,000	J128
6	Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting - EAD adjustment method	N/A			N/A	N/A	N/A	N/A	N/A	J129
7	Eligible margin loans, repo-style transactions and OTC derivatives with cross product netting - collateral reflected in LGD	N/A			N/A	N/A	N/A	N/A	N/A	J130
8	Eligible margin loans, repo-style transactions - no cross product netting - EAD adjustment method	0.32			629,000	0.49	47.01	317,000	-	J131
9	Eligible margin loans, repo-style transactions - no cross product netting - collateral reflected in LGD	N/A			N/A	N/A	N/A	N/A	N/A	J132
10	OTC derivatives - no cross product netting - EAD adjustment method	0.42			3,568,000	2.34	22.98	1,240,000	7,000	J133
11	OTC derivatives - no cross product netting - collateral reflected in LGD	N/A			N/A	N/A	N/A	N/A	N/A	J134
<b>RETAIL EXPOSURES</b>										
12	Residential mortgage - closed-end first lien exposures	2.74	61,705,000	847,000	62,551,000		51.00	18,038,000	242,000	J135
13	Residential mortgage - closed-end junior lien exposures	2.60	1,306,000	1,000	1,309,000		94.50	1,152,000	20,000	J136
14	Residential mortgage - revolving exposures	0.92	15,475,000	20,162,000	23,416,000		82.40	6,646,000	73,000	J137
15	Qualifying revolving exposures	1.41	20,402,000	93,249,000	74,840,000		95.52	20,726,000	1,006,000	J138
16	Other retail exposures	1.60	49,706,000	21,546,000	61,500,000		63.99	28,891,000	506,000	J139
<b>SECURITIZATION EXPOSURES</b>										
17	Subject to the supervisory formula approach		133,000					27,000		J142
18	Subject to simplified Supervisory formula approach		1,215,000					2,072,000		P920
19	Subject to 1.250% risk weight		-					6,000		P921
<b>CLEARED TRANSACTIONS</b>										
20	Derivative contracts and netting sets to derivatives		835,000					16,000		P922
21	Repo-style Transactions		-					-		P923
22	Default fund Contributions		87,000					2,000		P924
<b>EQUITY EXPOSURES</b>										
23	Simple risk weight method (SRWA)							7,938,800		J144
24	Full internal models approach (IMA)							-		J145
25	Partial IMA, partial SRWA							-		J146
<b>OTHER ASSETS</b>										
26	Unsettled transactions		419,000					38,000		J147
27	Assets not included in a defined exposure category		19,826,000					16,860,000		J148
28	Non-material portfolios of exposures		3,385,000					3,855,000		J149
29	Sum Column G, 1 through 28							185,003,800		J150
30	Total Credit Risk Weighted Assets (Cell G-29 x 1.06)							196,104,028		J151
31	Credit Valuation Adjustments									
	a. Simple				3,642,000			3,139,000		P925
	b. Advanced				N/A			N/A		P926
32	Assets subject to the general risk-based capital requirements							593,000		J198
33	Excess eligible credit reserves not included in Tier 2 capital							832,000		J152
34	Market risk equivalent assets							1,231,000		J153
35	Operational risk							47,812,500		J154
36	<b>TOTAL (add cells G-30, G-31, G-32, G-34 and G-35 and subtract G-33)</b>							248,047,528		A223