

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, 2019

(20190930)
(AAXX 9999)

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

12 U.S.C. § 1467a(b)(2) (Savings and loan holding companies), 12 U.S.C. § 1844(c), 12 U.S.C. §§ 3106 and 3108(a), 12 U.S.C. § 5365, 12 CFR 252.153(b)(2) (Intermediate holding companies), and 12 U.S.C. § 1464 (Savings associations).

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 12 CFR Part 3 (OCC); 12 CFR Part 217 (Federal Reserve); 12 CFR Part 324 (FDIC) and the FFIEC 101 reporting instructions. The senior officer may be the chief financial officer, the chief risk officer, or the equivalent senior officer.

To fulfill the signature and attestation requirement for the FFIEC 101 for this report date, attach the reporting institution'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 reporting institution must place in its files.

I, the undersigned senior officer of the named reporting institution 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 advanced approaches rule to the best of my knowledge and belief.

The appearance of the reporting institution'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 amount.

N1GZ7BBF3NP8GI976H15

Legal Entity Identifier (LEI) of the Reporting Institution (Report only if the reporting institution already has an LEI.) (AAXX 9224)

Printed Name of Senior Officer (AAXX C490)

U.S. Bancorp

Legal Title of Reporting Institution (AAXX J197)

Signature of Senior Officer (AAXX H321)

800 Nicollet Mall

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

Title of Officer (AAXX C491)

Minneapolis

City (AAXX 9130)

10/30/19

MN

55402

Date of Signature (MM/DD/YYYY) (AAXX J196)

State Abbreviation (AAXX 9200)

Zip Code (AAXX 9220)

Person to whom questions about this report should be directed:

Name / Title (AAXX 8901)

Area Code / Phone Number (AAXX 8902)

Area Code / FAX Number (AAXX 9116)

E-mail Address of Contact (AAXX 4086)

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SUB RSSD ID _____

C.I. _____

The estimated average reporting burden for this information collection is 674 hours per response for insured depository institutions, 677 hours per response for bank holding companies and savings and loan holding companies, and 3 hours per response for intermediate holding companies, 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; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; and Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503.

Schedule A—Advanced Approaches Regulatory Capital

This schedule is to be submitted on a consolidated basis.

C.I. _____

Dollar Amounts in Thousands		AAAB	Amount	
Common equity tier 1 capital				
1.	Common stock plus related surplus, net of treasury stock.....	P742	(13,713,000)	1.
2.	Retained earnings (1).....	3247	62,419,000	2.
3.	Accumulated other comprehensive income (AOCI).....	B530	(1,173,000)	3.
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.....	P839	0	5.
6.	Common equity tier 1 capital before regulatory deductions and adjustments (sum of items 1, 2, 3, and 5).....	P840	47,533,000	6.
Common equity tier 1 capital: adjustments and deductions				
7.	Prudential valuation adjustments (not applicable)			
8.	Goodwill net of associated deferred tax liabilities (DTLs).....	P841	8,781,000	8.
9.	Other intangible assets, net of associated DTLs, other than goodwill and mortgage servicing assets (MSAs).....	P842	687,000	9.
10.	Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	493,000	10.
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.....	P849	(94,000)	11.
12.	Expected credit loss that exceeds eligible credit reserves.....	P886	0	12.
13.	Gain-on-sale associated with a securitization exposure.....	J161	0	13.
14.	Unrealized gain or loss related to changes in the fair value of liabilities that are due to changes in own credit risk.....	Q258	13,000	14.
15.	Defined-benefit pension fund assets, net of associated DTLs.....	P887	0	15.
16.	Investments in own shares to the extent not excluded above as part of treasury stock.....	P888	0	16.
17.	Reciprocal cross-holdings in the common equity of financial institutions.....	P889	0	17.
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.....	P851	0	18.
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	P853	0	19.
20.	MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854	0	20.
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	P855	0	21.
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	P856	0	22.
23.	of which: significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs	P890	0	23.
24.	of which: MSAs, net of associated DTLs.....	P891	0	24.
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.....	P892	0	25.
26.	National specific regulatory adjustments (not applicable)			26.
27.	Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857	0	27.
28.	Total adjustments and deductions for common equity tier 1 capital (sum of items 8 through 22, plus item 27).....	P858	9,880,000	28.
29.	Common equity tier 1 capital (item 6 less item 28).....	P859	37,653,000	29.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

Schedule A—Advanced Approaches Regulatory Capital —Continued

This schedule is to be submitted on a consolidated basis.

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Dollar Amounts in Thousands	AAAB	Amount	
Additional tier 1 capital			
30. Additional tier 1 capital instruments plus related surplus.....	P860	5,984,000	30.
31. of which: classified as equity under GAPP (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	P861	0	33.
34. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	35,000	34.
35. of which: amount subject to phase out.....	P893	0	35.
36. Additional tier 1 capital before deductions (sum of items 30, 33, and 34).....	P863	6,019,000	36.
Additional tier 1 capital deductions			
37. Investments in own additional tier 1 capital instruments.....	P894	0	37.
38. Reciprocal cross-holdings in the additional tier 1 capital of financial institutions.....	P895	0	38.
39. Non-significant investments in additional tier 1 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments	P896	0	39.
40. Significant investments in financial institutions not in the form of common stock to be deducted from additional tier 1 capital.....	P897	0	40.
41. Other deductions from additional tier 1 capital.....	P898	5,000	41.
42. Deductions applied to additional tier 1 capital due to insufficient tier 2 capital to cover deductions.....	P899	0	42.
43. Total additional tier 1 capital deductions (sum of items 37 through 42).....	P864	5,000	43.
44. Additional tier 1 capital (greater of item 36 less item 43 or zero).....	P865	6,014,000	44.
Tier 1 capital			
45. Tier 1 capital (sum of items 29 and 44).....	8274	43,667,000	45.
Tier 2 capital			
46. Tier 2 capital instruments plus related surplus.....	P866	3,519,000	46.
47. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867	0	47.
48. Total capital minority interest that is not included in tier 1 capital.....	P868	17,000	48.
49. of which: instruments subject to phase out.....	P900	0	49.
50. Eligible credit reserves includable in tier 2 capital (1).....	5310	1,417,000	50.
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).....	P870	4,953,000	51.
Tier 2 capital deductions			
52. Investments in own tier 2 capital instruments.....	P902	0	52.
53. Reciprocal cross-holdings in the tier 2 capital of unconsolidated financial institutions.....	P903	0	53.
54. Non-significant investments in the tier 2 capital of unconsolidated financial institutions that exceed the 10 percent threshold for non-significant investments.....	P904	0	54.
55. Significant investments in financial institutions not in the form of common stock to be deducted from tier 2 capital	P905	0	55.
56. Other deductions from tier 2 capital.....	P906	0	56.
57. Total tier 2 capital deductions (sum of items 52 through 56).....	P872	0	57.
58. Tier 2 capital (greater of item 51 less item 57 or zero).....	5311	4,953,000	58.
Total capital			
59. Total capital (sum of items 45 and 58).....	3792	48,620,000	59.
Total risk-weighted assets			
60. Total risk-weighted assets (RWAs).....	A223	299,309,100	60.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the eligible credit reserves transitional amount from this item.

Schedule A—Advanced Approaches Regulatory Capital —Continued

This schedule is to be submitted on a consolidated basis.

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	AAAB	Percentage (1)	
Capital ratios and buffers			
61. Common equity tier 1 capital ratio (item 29 divided by item 60).....	P793	12.5800%	61.
62. Tier 1 capital ratio (item 45 divided by item 60).....	7206	14.5893%	62.
63. Total capital ratio (item 59 divided by item 60).....	7205	16.2441%	63.
64. Institution-specific common equity tier 1 capital ratio necessary to avoid limitations on capital distributions and discretionary bonus payments	Y933	7.0000%	64.
65. of which: capital conservation buffer.....	FB52	2.5000%	65.
66. of which: countercyclical capital buffer (if applicable).....	FB53	0.0000%	66.
67. of which: G-SIB surcharge (if applicable).....	FB54	0.0000%	67.
68. Common equity tier 1 capital available to meet items 65 through 67 (as a percentage of RWA)	FB55	5.1395%	68.
Regulatory minimums if different from Basel III (not applicable)			
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%			
Dollar Amounts in Thousands			
	AAAB	Amount	
Amounts not deducted as a result of applicable thresholds (before risk-weighting)			
72. Non-significant investments in the capital of unconsolidated financial institutions that are not deducted.....	P907	59,000	72.
73. Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that are not deducted	P908	2,000	73.
74. MSAs, net of associated DTLs, that are not deducted.....	P909	1,794,000	74.
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	P910	506,000	75.
Limitations on the amount of provisions included in tier 2 capital			
76. Total allowance for loan and lease losses (ALLL) under the standardized approach (2).....	P911	4,481,000	76.
77. Amount of ALLL includable in tier 2 capital under the standardized approach (3)	5310	4,481,000	77.
(Items 78 and 79 are kept confidential on reports filed during an institution's parallel run process.)			
78. Total eligible credit reserves (calculated using advanced approaches).....	J183	4,481,000	78.
79. Amount of eligible credit reserves includable in tier 2 capital	J173	1,417,000	79.
Non-qualifying capital instruments			
80. Cap on common equity tier 1 non-qualifying capital instruments subject to phase-out	P913	0	80.
81. Amount of common equity tier 1 non-qualifying capital instruments excluded.....	P914	0	81.
82. Cap on additional tier 1 non-qualifying capital instruments subject to phase-out.....	P915	0	82.
83. Amount of additional tier 1 non-qualifying capital instruments excluded.....	P916	0	83.
84. Cap on tier 2 non-qualifying capital instruments subject to phase-out.....	P917	0	84.
85. Amount of tier 2 non-qualifying capital instruments excluded.....	P918	0	85.
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.....	P886	0	86.
87. Advanced approaches RWA (from FFIEC 101, Schedule B, item 36).....	A223	299,309,100	87.
88. Common equity tier 1 capital ratio (calculated using advanced approaches).....	P793	12.5800%	88.
89. Tier 1 capital ratio (calculated using advanced approaches).....	7206	14.5893%	89.
90. Total capital ratio (calculated using advanced approaches).....	7205	16.2441%	90.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

2. Institutions that have adopted ASU 2016-13 should report in item 76 the total AACL amount under the standardized approach.

3. Institutions that have adopted ASU 2016-13 should report in item 77 the AACL amount includable in tier 2 capital under the standardized approach.

Schedule A—Advanced Approaches Regulatory Capital —Continued

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Top-tier advanced approaches banking organizations should complete Supplementary Leverage Ratio (SLR) Tables 1 and 2 on a consolidated basis. An advanced approaches banking organization that is a consolidated subsidiary of a top-tier banking organization should not complete SLR Tables 1 and 2.

		Dollar Amounts in Thousands		
		AAAA	Amount	
SLR Table 1				
Summary comparison of accounting assets and total leverage exposure				
1.	1.	2170	481,028,000	1.1.
1.	2.			
1.	3.	FS87	0	1.2.
1.	4.	FS88	13,913,000	1.4.
1.	5.	FS89	4,146,000	1.5.
1.	6.	FS90	107,197,000	1.6.
1.	7.			
	a.	FS91	9,967,000	1.7.a.
	b.	FS92	4,720,000	1.7.b.
1.	8.	H015	591,597,000	1.8.
SLR Table 2				
Supplementary leverage ratio				
On-balance sheet exposures				
2.	1.	Y830	476,308,000	2.1.
2.	2.	M349	9,967,000	2.2.
2.	3.	D956	466,341,000	2.3.
Derivative transactions				
2.	4.	M337	2,212,000	2.4.
2.	5.	M339	5,641,000	2.5.
2.	6.	Y822	30,000	2.6.
2.	7.	Y823	0	2.7.
2.	8.	Y824	0	2.8.
2.	9.	M340	7,320,000	2.9.
2.	10.	Y825	1,290,000	2.10.
2.	11.	Y826	13,913,000	2.11.
Repo-style transactions				
2.	12.	M334	4,082,000	2.12.
2.	13.	Y828	0	2.13.
2.	14.	N507	64,000	2.14.
2.	15.	Y827	0	2.15.
2.	16.	Y829	4,146,000	2.16.
Off-balance sheet exposures				
2.	17.	H012	339,641,000	2.17.
2.	18.	H013	232,444,000	2.18.
2.	19.	Y831	107,197,000	2.19.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

**Schedule A—Advanced Approaches Regulatory Capital
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Dollar Amounts in Thousands	AAAA	Amount	
Capital and total leverage exposure			
2. 20. Tier 1 capital (from Schedule A, item 45)	8274	43,667,000	2.20.
	AAAB		
2. 21. Total leverage exposure (sum of items 2.3, 2.11, 2.16, and 2.19)	H015	591,597,000	2.21.
	AAAA	Percentage (1)	
Supplementary leverage ratio			
2. 22. Supplementary leverage ratio (item 2.20 divided by item 2.21)	H036	7.3812%	2.22.
2. 23. Holding companies subject to enhanced SLR standards only: Leverage buffer	FS93	4.3812%	2.23.

1. Report each ratio and buffer as a percentage, rounded to four decimal places.

C.I. _____

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

Exposure Category	Non-Defaulted and Defaulted Exposures							
	(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity (Years)	(Column F) Wtd-Avg LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss
	Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount
Wholesale Exposures	AABA J124	AABB J124	AABC J124	AABD J124	AABE J124	AABF J124	AABG J124	AABH J124
1. Corporate.....	0.56%	154,026,000	143,278,000	194,080,000	3.53	28.32%	69,856,000	285,000
	AABA J125	AABB J125	AABC J125	AABD J125	AABE J125	AABF J125	AABG J125	AABH J125
2. Bank.....	0.35%	2,199,000	6,565,000	2,288,000	0.65	36.88%	729,000	3,000
	AABA J126	AABB J126	AABC J126	AABD J126	AABE J126	AABF J126	AABG J126	AABH J126
3. Sovereign.....	0.07%	71,988,000	1,645,000	71,989,000	3.74	23.99%	5,027,000	4,000
	AABA J127	AABB J127	AABC J127	AABD J127	AABE J127	AABF J127	AABG J127	AABH J127
4. IPRE.....	1.53%	22,377,000	7,449,000	24,655,000	2.49	43.69%	20,716,000	155,000
	AABA J128	AABB J128	AABC J128	AABD J128	AABE J128	AABF J128	AABG J128	AABH J128
5. HVCRE.....	2.07%	3,695,000	1,925,000	4,294,000	1.72	44.65%	4,553,000	39,000
6. Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting—EAD adjustment method.....	AABA J129			AABD J129	AABE J129	AABF J129	AABG J129	AABH J129
	0.00%			0			0	
7. Eligible margin loans, repo-style transactions and OTC derivatives with cross-product netting—collateral reflected in LGD.....	AABA J130			AABD J130	AABE J130	AABF J130	AABG J130	AABH J130
8. Eligible margin loans, repo-style transactions—no cross-product netting—EAD adjustment method.....	AABA J131			AABD J131	AABE J131	AABF J131	AABG J131	AABH J131
	0.24%			806,000	0.53	36.87%	383,000	1,000
9. Eligible margin loans, repo-style transactions—no cross-product netting—collateral reflected in LGD.....	AABA J132			AABD J132	AABE J132	AABF J132	AABG J132	AABH J132
10. OTC derivatives—no cross-product netting—EAD adjustment method.....	AABA J133			AABD J133	AABE J133	AABF J133	AABG J133	AABH J133
	0.29%			5,400,000	3.16	27.77%	2,033,000	5,000
11. OTC derivatives—no cross-product netting—collateral reflected in LGD.....	AABA J134			AABD J134	AABE J134	AABF J134	AABG J134	AABH J134

Schedule B—Continued

Dollar Amounts in Thousands	Non-Defaulted and Defaulted Exposures								
	(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity (Years)	(Column F) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss	
	Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount	
Retail Exposures									
12. Residential mortgage— closed-end first lien exposures.....	AABA J135 3.78%	AABB J135 75,327,000	AABC J135 1,357,000	AABD J135 76,682,000		AABF J135 44.55%	AABG J135 15,635,000	AABH J135 268,000	12.
13. Residential mortgage— closed-end junior lien exposures.....	AABA J136 1.09%	AABB J136 1,777,000	AABC J136 1,000	AABD J136 1,777,000		AABF J136 94.77%	AABG J136 782,000	AABH J136 9,000	13.
14. Residential mortgage— revolving exposures.....	AABA J137 0.83%	AABB J137 13,850,000	AABC J137 23,645,000	AABD J137 23,121,000		AABF J137 84.73%	AABG J137 5,361,000	AABH J137 57,000	14.
15. Qualifying revolving exposures.....	AABA J138 1.51%	AABB J138 25,155,000	AABC J138 117,308,000	AABD J138 80,914,000		AABF J138 96.05%	AABG J138 21,729,000	AABH J138 1,173,000	15.
16. Other retail exposures.....	AABA J139 1.44%	AABB J139 55,415,000	AABC J139 28,075,000	AABD J139 72,102,000		AABF J139 68.46%	AABG J139 34,692,000	AABH J139 665,000	16.
Securitization Exposures									
17. Subject to the supervisory formula approach.....		AABB J142 0					AABG J142 0		17.
18. Subject to simplified Supervisory formula approach.....		AABB P920 1,139,000					AABG P920 272,000		18.
19. Subject to 1,250% risk weight.....		AABB P921 11,000					AABG P921 137,000		19.
Cleared transactions									
20. Derivative contracts and netting sets to derivatives.....		AABB P922 5,481,000					AABG P922 111,000		20.
21. Repo-style transactions.....		AABB P923 0					AABG P923 0		21.
22. Default fund contributions.....		AABB P924 10,000					AABG P924 5,000		22.

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Dollar Amounts in Thousands Exposure Category	Non-Defaulted and Defaulted Exposures							
	(Column A) Weighted-Average Probability of Default	(Column B) Balance Sheet Amount	(Column C) Total Undrawn Amount	(Column D) Exposure at Default	(Column E) Weighted-Average Maturity (Years)	(Column F) Weighted-Average LGD after Consideration of Credit Risk Mitigants	(Column G) Risk-Weighted Assets	(Column H) Expected Credit Loss
	Percentage	Amount	Amount	Amount	Number	Percentage	Amount	Amount
Equity Exposures								
23. Simple risk-weight method (SRWA).....						AABG J144		23.
						9,888,000		
24. Full internal models approach (IMA).....						AABG J145		24.
						AABG J146		
25. Partial IMA, partial SRWA.....								25.
Other Assets		AABB J147				AABG J147		
26. Unsettled transactions.....		806,000				29,000		26.
27. Assets not included in a defined exposure category.....		AABB J148				AABG J148		27.
		25,873,000				25,339,000		
28. Non-material portfolios of exposures.....		AABB J149				AABG J149		28.
		2,958,000				3,258,000		
29. Sum of Column G, 1 through 28.....						AABG J150		29.
						220,535,000		
30. Total credit risk weighted assets (cell G-29 x 1.06).....						AABG J151		30.
						233,767,100		
31. Credit Valuation Adjustments:						AABGP925		
a. Simple.....						2,372,000		31.a.
						AABGP926		
b. Advanced.....						0		31.b.
32. Assets subject to the general risk-based capital requirements.....						AABG J198		32.
						84,000		
33. Excess eligible credit reserves not included in Tier 2 capital.....						AABG J152		33.
						400,000		
34. Advanced market risk equivalent assets.....						AABG J153		34.
						2,336,000		
35. Operational risk.....						AABG J154		35.
						61,150,000		
36. Total (add cells G-30, G-31, G-32, G-34 and G-35, and subtract G-33).....						AABGA223		36.
						299,309,100		