

Reference for Category Code Alignment with Call Reports

| FRB Loan Category ¹ | FFIEC Call Report Codes | NCUA Call Report Codes |
|---|--------------------------------------|---------------------------------|
| Agricultural Loans (705) | 3 | 1g & 2g |
| Agricultural Loans Secured by Farmland (780) | 1b | 1b, 2b & 11 |
| Commercial Loans (710) | 2/(2a & 2b), 4/(4a), 8, 9a, 9b & 10b | 1h, 1i, 1j, 2h, 2i, 2j & 13 |
| Commercial Real Estate Loans (780) | 1d, 1e(1), & 1e(2) | 1c, 1d, 1e, 2c, 2d, 2e, 11 & 12 |
| Construction Loans (790) | 1a(1) & 1a(2) | 1a & 2a |
| Consumer Loans—Leases (743) | 10a | 7 |
| Consumer Loans—Secured (741) | 6c & 6d | 5, 6 & 8 |
| Consumer Loans—Unsecured (740) | 6b & 6d | 4 |
| Consumer Loans—Student (744) | 6d | 3 |
| Credit Card Receivables | 6a | 1 |
| Home Equity Loans (760) | 1c(1) & 1c(2)(b) | 10 ² |
| Mortgage Loans (1-4 Family) (750) | 1c(2)(a) | 9 ³ |
| Raw Land Loans (791) ⁴ | 1a(2) | 1a, 2a & 11 |
| U.S. Agency Guaranteed Loans (720) ⁵ | Guaranteed loan amounts | Guaranteed loan amounts |

¹ For Reserve Bank pledging purposes, loans should be classified and coded according to the Report of Condition and Income (“call report”) definitions. Refer to the [discount window website](#) for additional information or contact the Federal Reserve Bank of Minneapolis at 877-837-8815.

² Exclude non-residential real estate and exclude residential > 5 unit mortgage loans (NCUA call report only).

³ Exclude open ended, exclude non-residential real estate, and exclude residential >5 unit mortgage loans (NCUA call report only).

⁴ For FFIEC/NCUA loan is classified as a construction loan. Additionally, for FRB pledge purposes, raw land loan is secured by land that has not been improved upon (e.g. no plumbing, sewage, electricity, etc.).

⁵ Only the guaranteed portion of the US Agency Guaranteed loans will receive the guaranteed margin. The remaining non-guaranteed portion may be pledged under the respective loan category, depending on the agency, and the regular loan margin will be applied.