

**COLLATERAL PLEDGE FORM**

**FRB Telephone:** (888) 500-7390

**E-mail:** collateral@atl.frb.org

To the Federal Reserve Bank of Atlanta:

(Financial Institution)  < INSERT NAME > with ABA#  <INSERT ABA> , hereafter referred to as Financial Institution, pledges the following type of collateral to secure advances under provision of the Federal Reserve Act.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Collateral Type  (FRB Category Code: FFIEC Call Report Code |  NCUA Call Report Code  See below Reference for Category Codes) | Loans Pledged | | | |
| Previous Outstanding Principal Balance | Current Outstanding Principal Balance | Percent Change[[1]](#footnote-1) | Total Number of Loans |
| Choose an item. |  |  |  |  |
| Choose an item. |  |  |  |  |
| Choose an item. |  |  |  |  |
| Choose an item. |  |  |  |  |
| Choose an item. |  |  |  |  |
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| Choose an item. |  |  |  |  |
| Choose an item. |  |  |  |  |

**A signature on this cover sheet certifies that:** (1) All loans included in the pledge are owned by the pledging bank (or held in an approved affiliate pledge arrangement) and maintained free of any adverse claim; (2) No loans included in the pledge are past due more than 30 days (more than 60 days for Consumer Loans), on non-accrual status, restructured and/or renegotiated, or classified; (3) ***The value of the entire collateral pool (before any substitutions) did not decrease by more than 10% during the previous month or comment explaining decrease is below\****; (4) A new collateral listing will be submitted if the aggregate value of the loans included in the pledge declines by 10% or more before the next collateral listing update is due; and (5) No loans to insiders, affiliates/subsidiaries, or foreign obligors are included in the pledge.

**(NOTE: ONLY INCLUDE OPTION FOR TWO SIGNATURES IF REQUIRED BY AUTHORIZING RESOLUTIONS OF OC-10 DOCUMENTS)**

|  |  |  |  |
| --- | --- | --- | --- |
| <MM/DD/YYYY> | <INSERT NAME & TITLE> | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | **\*If applicable, please provide specific dates and causes of the 10% or more decrease such as matured loans or pay downs from the previous reporting period:** |
| Date | Print Name and Title | OC-10 Authorized Signer |
| <MM/DD/YYYY> | <INSERT NAME & TITLE> | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| Date | Print Name and Title | OC-10 Authorized Signer |

**FRB Acknowledgment:** Date: Received By:

**Reference for Category Code Alignment with Call Reports – Effective March 31, 2018**

|  |  |  |
| --- | --- | --- |
| **FRB Loan Category[[2]](#footnote-2)** | **FFIEC Call Report Codes** | **NCUA Call Report Codes** |
| Agricultural Loans (705): | 3 | 1.g., 2.g. |
| Commercial Leases (710): | 10.b. | NA |
| Commercial Loans (710): | 4/4.a., 2, 2.a., 2.a.(1), 2.a.(2), 2.b., 8, 9., 9.a., 9.b., 9.b.(1)., 9.b.(2) | 1.h., 1.i., 1.j., 2.h., 2.i., 2.j., 13 |
| Commercial Real Estate Loans (780):  Agricultural Loans secured by farmland  Multifamily 5+ Mortgage Loans  Owner Occupied CRE  Non-Farm, Non-Residential | 1.b.  1.d.  1.e.(1)  1.e.(2) | 1.b., 2.b., 11  1.c., 2.c.  1.d., 2.d.  1.e., 2.e., 11, 12 |
| Construction Loans (790): | 1.a.(1), 1.a.(2) | 1.a., 2.a. |
| Consumer Leases— Auto, Marine (743): | 10.a. | 7 |
| Consumer Loans—Secured Auto, Marine (741): | 6.c., 6.d. | 5, 6, 8 |
| Credit Card Receivables | 6.a. | 1 |
| Consumer Loans—Unsecured (740): | 6.b. and 6.d. | 4 |
| Home Equity Loans or Lines (760): | 1.c.(1), 1.c.(2)(b) | 10 |
| Mortgage 1-4 Family Loans (750): | 1.c.(2)(a) | 9 |
| Private Banking Loans (730): | Phase out by 6/30/2018 | |
| Raw Land Loans (791)[[3]](#footnote-3): | 1.a.(2) | 1.a., 2.a., 11 |
| Student Loans (744): | 6.d. | 3 |
| US / US Agency Guaranteed Loans (720)[[4]](#footnote-4): | Gtd loan amounts | Gtd loan amounts |

1. (Current Outstanding Balance – Previous Outstanding Balance)/(Previous Outstanding Balance) [↑](#footnote-ref-1)
2. 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 Federal Reserve Collateral Guidelines for additional information or contact the Federal Reserve Bank of Atlanta at 888-500-2390, option 2 if you have any questions. [↑](#footnote-ref-2)
3. For FFIEC/NCUA, raw land loans fall under the construction loan category. For FRB pledge purposes, raw land loans are secured by land that has not been improved upon, e.g. no plumbing, sewage, electricity, etc. [↑](#footnote-ref-3)
4. 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. [↑](#footnote-ref-4)