

FEDERAL RESERVE BANK *of* MINNEAPOLIS

INTERNAL FR (upon receipt by Federal Reserve Banks)

To the Federal Reserve Bank of Minneapolis:

with ABA# \_\_\_\_\_\_pledges the following type of collateral to secure advances under provision of the Federal Reserve Act and/or applicable Treasury regulation/program.

Collateral Type (FRB Category Code: FFIEC Call Report Code   NCUA Call Report Code See below Reference for Category Codes)	# of Loans	Current Outstanding Principal Balance

## A name, title, and/or signature(s) on this cover sheet certify that:

(a) 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;

(b) No loans included in the pledge are past due more than 30 days (60 days for consumer loans), on non-accrual status, or classified;

(c) No loans to insiders, affiliates/subsidiaries, or foreign obligors are included in the pledge;

(d) The value of the entire collateral pool (before any substitutions) did not decrease by more than 10% during the previous month; and

(e) 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.

(f) All loans included in the pledge abide by all other eligibility requirements.

(Title)	(Print Name)	(Authorized Signer)	(Date)
(Title)	(Print Name)	(2 <sup>nd</sup> Authorized Signer, if required)	(Date)

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FRB Loan Category <sup>1</sup>	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	ба	1	
Home Equity Loans (760)	1c(1) & 1c(2)(b)	<b>10</b> <sup>2</sup>	
Mortgage Loans (1-4 Family) (750)	1c(2)(a)	<b>9</b> <sup>3</sup>	
Raw Land Loans (791) <sup>4</sup>	1a(2)	1a, 2a & 11	
U.S. Agency Guaranteed Loans (720) <sup>5</sup>	Guaranteed loan amounts	Guaranteed loan amounts	

<sup>&</sup>lt;sup>1</sup> 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.

<sup>&</sup>lt;sup>2</sup> Exclude non-residential real estate and exclude residential > 5 unit mortgage loans (NCUA call report only).

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

<sup>&</sup>lt;sup>4</sup> 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.).

<sup>&</sup>lt;sup>5</sup> 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.