

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.