

BORROWER-IN-CUSTODY (BIC) PROGRAM

COLLATERAL PLEDGE COVER LETTER

INTERNAL FR (upon receipt by Federal Reserve Banks)

	applicable Treasury regulation/progr			
	Collateral Type Code: FFIEC Call Report Code NCUA Call Report Code see below Reference for Category Codes)	# of Loans	Current Outstanding Pri	incipal Balance
ne, title, and/or signature(s) on	this cover sheet certify that: are owned by the pledging bank (or held in an are past due more than 30 days (60 days for c	onsumer loans), on non-accr	= :	of any adverse claim;
No loans included in the pledge a No loans to insiders, affiliates/su The value of the entire collateral A new collateral listing will be su	bsidiaries, or foreign obligors are included in t I pool (before any substitutions) did not decre bmitted if the aggregate value of the loans inc bide by all other eligibility requirements.	ase by more than 10% durin		collateral listing update

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)	93
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.