



Calculation of 10% Requirement: Commercial Banks, Savings Institutions, and Industrial Loan Companies

Name of Institution	City	State
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An institution that is not a Community Financial Institution (CFI) must have at least 10% of its total assets in residential mortgage loans to become a member of the Bank. A CFI is an FDIC-insured depository with average total assets over the preceding three-year period of less than \$1,123,000,000 (as of January 1, 2015; subject to annual adjustment).

To complete this form, you will need your institution's most recent quarterly call report.

Current financial data as of _____ (date of most recent quarterly call report).

Asset Category	Call Report Schedule and Item	Report in Whole Dollars
1. Total assets	RC, RCON2170 or RCFD2170	\$
2. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RC-C, RCON1797	\$
3. All other loans secured by first and junior liens on 1-4 family residential properties	RC-C, RCON5367+5368	\$
4. Loans secured by multifamily (5 or more units) residential properties	RC-C, RCON1460	\$
5. Mortgage-backed passthrough securities guaranteed by GNMA	RC-B, RCONG300+302 or RCFDG300+302	\$
6. Mortgage-backed passthrough securities guaranteed by FNMA or FHLMC	RC-B, RCONG304+306 or RCFDG304+306	\$
7. Other mortgage-backed passthrough securities	RC-B, RCONG308+310 or RCFDG308+310	\$
8. CMOs and REMICs issued or guaranteed by FNMA, FHLMC, or GNMA	RC-B, RCONG312+314 or RCFDG312+314	\$
9. CMOs and REMICs collateralized by MBS issued or guaranteed by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	RC-B, RCONG316+G318 or RCFDG316+318	\$
10. All other CMOs and REMICs	RC-B, RCONG320+G322 or RCFDG320+322	\$
11. Manufactured housing loans		\$
12. Funded residential construction loans	RC-C, RCONF158	\$
13. Loans to finance community and economic development (e.g., loans that qualify for funding under the Bank's Advances for Community Enterprise Program, as described in the Bank's Credit Guide)		\$
14. Total residential mortgage loans (sum of lines 2-13)		\$
15. Residential mortgage loan ratio (line 14 divided by line 1)*		%

* Calculate to two decimal places.

Prepared By		Date Submitted
Authorized Signature	Title	Telephone Number