FHLBANK DALLAS

Member driven.
Community focused.

# Optimizing Collateral

## 2016 Collateral Webinar

Collateral Services

# Welcome

FHLBANK DALLAS

- **Our Goal** – To provide our members with the very best products, services, knowledge, and information at the lowest possible cost

- **Our Mission** – To help our members further serve the needs of the towns, parishes, communities, cities, and states in which they conduct business

# Agenda

FHLBANK DALLAS

- What to expect from today's Webinar
- Collateral 101
- Interacting with the Bank
- Member Resources
- Q & A
- Appendix

# What to expect from today's Webinar

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- In this session we will review:
  - Collateral Eligibility Requirements and revised underwriting eligibility requirements
  - Criteria for borrowing under blanket lien and custody status
  - Determination and process of collateral verification reviews
  - Steps for pledging collateral and the various methods available to increase borrowing capacity
  - Information regarding SecureConnect, the Bank's online portal
  - Tools and resources for our members

# Agenda

FHLBANK DALLAS

- What to expect from today's Webinar
- Collateral 101
  - Member Classification
  - Valuation of Loans
  - Pledging Loan Collateral
  - Collateral Expansion
  - Credit Union Opt-In Program
- Interacting with the Bank
- Member Resources
- Q & A
- Appendix

# Member Classification

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- **Large Financial Institution (LFI)**
  - Banks with a total asset threshold above $1,128,000,000*
  - All Credit Unions are classified as LFI regardless of asset size

- **Community Financial Institution (CFI)**
  - Banks with a total asset threshold below $1,128,000,000*

*Pursuant to 12 USCS § 1422 (10) [Title 12. Banks and Banking; Chapter 11. Federal Home Loan Banks] "(A) In general. The term **community financial institution** means a member-- (i) the deposits of which are insured under the Federal Deposit Insurance Act; and (ii) that has, as of the date of the transaction at issue, less than $1,128,000,000* in average total assets, based on an average of total assets over the 3 years preceding that date. (* as of Apr. 1, 2016)-(FHLB will inform your institution if it is subject to change in CFI/LFI status.)

# Blanket Members

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Blanket Members are rated A, B, or C and their borrowing capacity is established based on their quarterly call report dollars. This value is then validated on a regular basis during an onsite or desktop collateral verification.

- Blanket members with assets equal to or greater than $5 billion *and* subject to an onsite collateral verification will be assigned a **member-specific price** based on the results of the review.*

- All other blanket members will be assigned a pooled price. Pooled pricing is derived from all members' loans sampled during onsite collateral verifications. Pooled pricing is updated quarterly.

*For years in which these members do not undergo an onsite verification, the pooled price described above will be applied.

# Valuation of Blanket Collateral

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The Bank recently changed the valuation method of blanket collateral by incorporating a price to the overall calculation. This information is found on the Blanket Lien Report, which we will review later in the presentation.

## Calculation

Loan Value = UPB x (100% - Exception %) x Haircut x Price

# Custody Members

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Custody Members can be rated A, B, C, D, E or E* and are required to deliver collateral (loans and/or securities) to the bank in order to cover any outstanding obligations, or future advances.

- Custody Members upload an ADD file via SecureConnect. Physical loan files are delivered to the Bank, and specific documents are reviewed to determine acceptance and eligibility.

- A sample of delivered loans for each category will be used to derive a **member-specific** price. Members will be assigned a quarterly price based on all new loans and a sample of legacy loans.

# Collateral Expansion

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The Bank accepts the following collateral categories:

| Bank/Thrift - CFI | |
|---|---|
| 1 | Single Family |
| 2 | Multi-Family |
| 3 | Commercial |
| 4 | Res. Const. |
| 5 | Land |
| 6 | **Home Equity** |
| 7 | Small Business |
| 8 | Small Farm Land & Equip |

| Bank/Thrift - LFI | |
|---|---|
| 1 | Single Family |
| 2 | Multi-Family |
| 3 | Commercial |
| 4 | Res. Const. |
| 5 | Land |
| 6 | Home Equity |
| 7 | Small Business |
| 8 | **Small Farm Land** & Equip |

| Credit Unions | |
|---|---|
| 1 | Single Family |
| 2 | **Multi-Family*** |
| 3 | **Commercial*** |
| 4 | Res. Const. |
| 5 | Land |
| 6 | Home Equity |
| 7 | Small Business |
| 8 | Small Farm Land & Equip |

*Only available to credit union members who opt-in to the credit union opt-in program

# Credit Union Opt In Program

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In 2015, the Bank launched a new opt-in program which allows Credit Unions to receive value for Multifamily and Commercial Real Estate loans.

- The member will receive an onsite collateral verification to establish the document exception rates.
- On a quarterly basis, total dollars and delinquency balances are required to be updated via SecureConnect. Rates will be reverted back to the single family default rate if the member fails to report within the 10 day period.
  - Single Family
  - Multifamily
  - Commercial Real Estate

- Valuation of Opt-in Multifamily/Commercial Collateral:

  Haircut of UPB x Document Exception Rate x Ineligible Rate x Price

# Credit Union Opt In Program - Reporting

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## CREDIT UNION COLLATERAL UPDATE

*Required Field

As of Date: 06/30/2014

| | | |
|---|---|---|
| CU 703 Dollars Reported | | $38,086,000.00 |
| CU 703 Multifamily Dollars | * Amount | $8,000,000.00 |
| CU 703 Commercial Dollars | * Amount | $8,000,000.00 |
| Balance Validation | | $22,086,000.00 |
| CU 703 Delinquency Dollars Reported | | $2,000,000.00 |
| CU 703 Multifamily Dollars | * Amount | $500,000.00 |
| CU 703 Commercial Dollars | * Amount | $500,000.00 |
| Balance Validation | | $1,000,000.00 |

Continue | Clear Form | Cancel

# Agenda

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- What to expect from today's Webinar
- Collateral 101
- Interacting with the Bank
- Member Resources
- Q & A
- Appendix

# Interacting with the Bank

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- Collateral Verifications
  - What Factors Determine a Collateral Verification?
  - The review process and what to expect
- Delivering loan collateral
  - Add
  - Update
  - Release

# Collateral Verifications

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- The Federal Housing Finance Agency (FHFA) requires each Federal Home Loan Bank in the system to properly verify and value the collateral pledged to FHLB by its member banks. To carry out these statutory duties set by FHFA, FHLB Dallas has implemented guidelines regarding Collateral Verification Reviews (CVR).

**Onsite**

> Members that use a daily average of 80% or more of their blanket lien availability during the prior calendar year, or

> Borrow $10 million or more on a daily average during the prior calendar year

**Desktop**

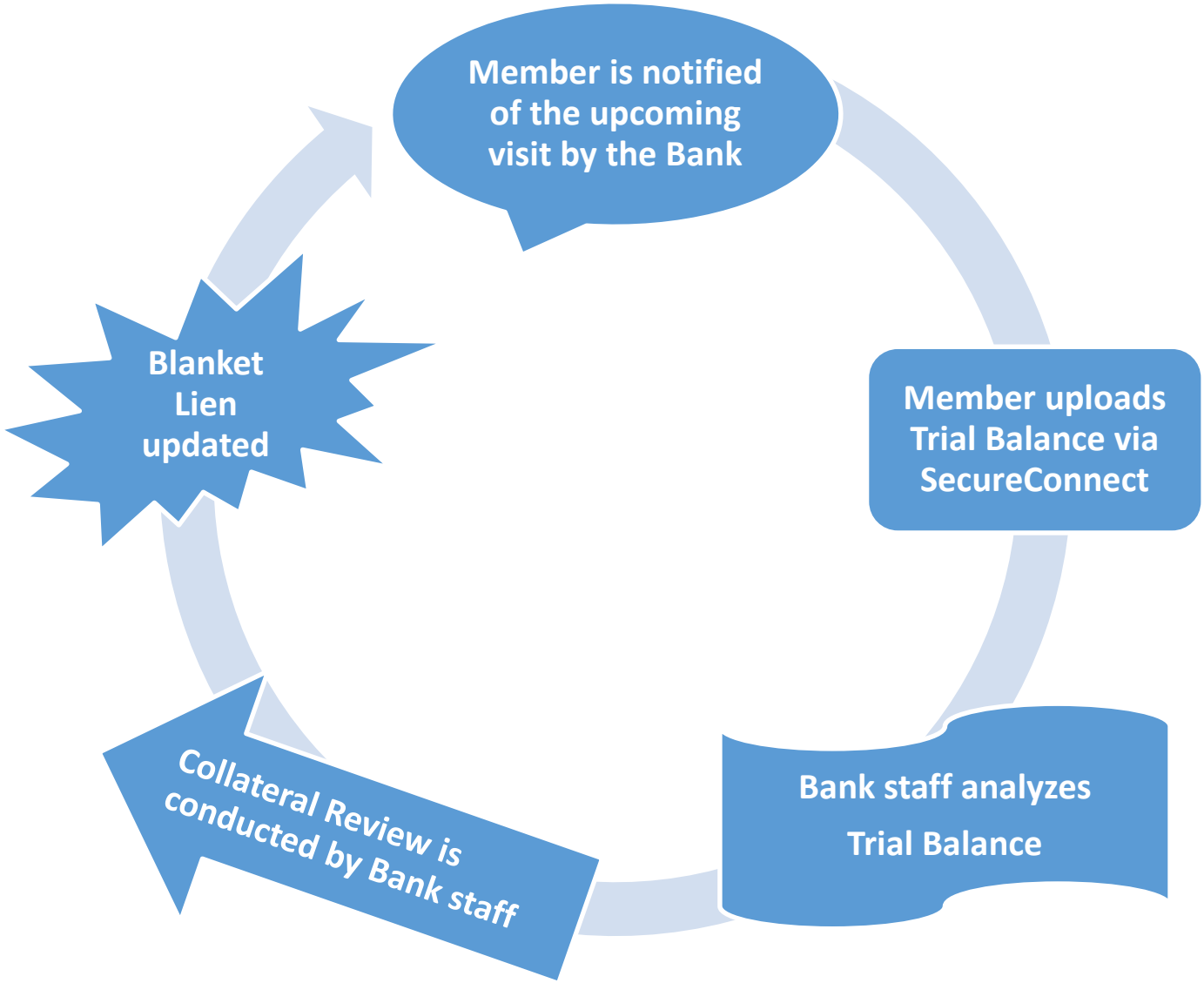
> Members whose daily borrowings average between $250 thousand and < $10 million

**No Review (Default Rates)**

> Members with less than $250 thousand in usage

# Collateral Verifications – Process

FHLBANK DALLAS



# Collateral Verification - Notification

FHLBANK DALLAS

# Collateral Verifications

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https://my.fhlb.com/SSO/fhlb/home.do

My Applications - FHLBank ...

File Edit View Favorites Tools Help

Welcome

[Home - Log Out - My Account]

## My Applications

*By clicking on the link below to access an application, you acknowledge receipt of the Terms and Conditions for that application and agree to be bound by those Terms and Conditions. If you do not agree to the Terms and Conditions, do not access the application.*

***Member Bulletin:*** *Information Security April 15, 2014 - Heartbleed Vulnerability. Click Here*

### Collateral Services Online

The FHLBank of Dallas Collateral Services Online.

### SecureConnect

Terms and Conditions

The FHLBank of Dallas SecureConnect provides a variety of applications that enable member institutions to process financial transactions across the Internet. SecureConnect allows the opportunity to initiate and complete transactions for Advances, Deposit Auctions, Demand Deposit Accounts, Safekeeping, Wire Transfer, Capital Stock and Collateral.

This application is generally available Monday through Saturday between the hours of 6:00 a.m. local Dallas, Texas time and 10:00 p.m. local Dallas, Texas time. You can enter transactions in SecureConnect on Business Days between the hours of 6:00 a.m. and 5:30 p.m. local Dallas, Texas time. On Business Days after 5:30p.m., reports are available for your use. Please note - the site may become unavailable during evenings and/or on weekends to perform normal maintenance.

### User Management

The User Management application facilitates centralized user management for SC, AHP, BOD and AC.

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**Online tool to provide members the ability to submit their trial balance**

# Collateral Verifications - SecureConnect

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# Preparing / Uploading the Trial Balance

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- The trial balance template and instructions can be found on Secure Connect

- The person(s) uploading your trial balance to FHLB will need:
  1. A Virtual Private Network (VPN) token issued by FHLB
  2. Collateral (COLL) status on your institution's signature card

     To update your signature card, call Member Services at 1.844.FHL.BANK

- Please feel free to give us a call if you or your staff needs help!

  1.800.541.0597

# Secure Connect – Upload Instructions

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[QA]Current Review

https://my.luna.fhlb.com/sc/

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Verification History
DDA
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Capital Stock
Profile
FHFA ID
secureconnect

## Current Review

1 Preparatory | 2 Trial Balance Upload | 3 Eligibility Analysis | 4 On-site Verification | 5 Est. Rate/Approval | 6 Complete

### Notifications

ACTION REQUIRED:

- Prepare Trial Balance data in the format described in the INSTRUCTIONS.
- Place TB data in the required TEMPLATE.
- Start the Upload process.

### Review Information

| | |
|---|---|
| Review ID | |
| Year | 2015 |
| Review Type | Onsite |
| Analyst | |
| **Status** | **Pending Member TB Data Upload** |
| Last Onsite Review Date | 10/31/1997 |
| Affiliate Agreement Date | |

### Verification Documents

| | |
|---|---|
| Upload History | View |
| Call Report Summary/Comparison | |
| Ineligibility Report | |
| Detail Data | |
| Sample List(s) | |
| Est. Review Results | |
| Est. Blanket Lien Worksheet | |

### Milestone Dates

| | |
|---|---|
| Notification Date | 03/10/2015 |
| Upload Due Date | 03/15/2015 |
| Upload Date | 03/11/2015 |
| Onsite Review Date | 03/28/2015 |

Instructions | Download Template | Contact Us

# Upload Instructions

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1 / 14 129% Tools Sign Comment

## Federal Home Loan Bank of Dallas

COLLATERAL VERIFICATION REVIEW

*SecureConnect* Online Processing

INSTRUCTIONS

# Secure Connect – Trial Balance Template

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[QA]Current Review

https://my.luna.fhlb.com/sc/

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| **Status** | **Pending Member TB Data Upload** |
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| | |
|---|---|
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| Upload Date | 03/11/2015 |
| Onsite Review Date | 03/28/2015 |

Instructions | Download Template | Contact Us

# Trial Balance Template

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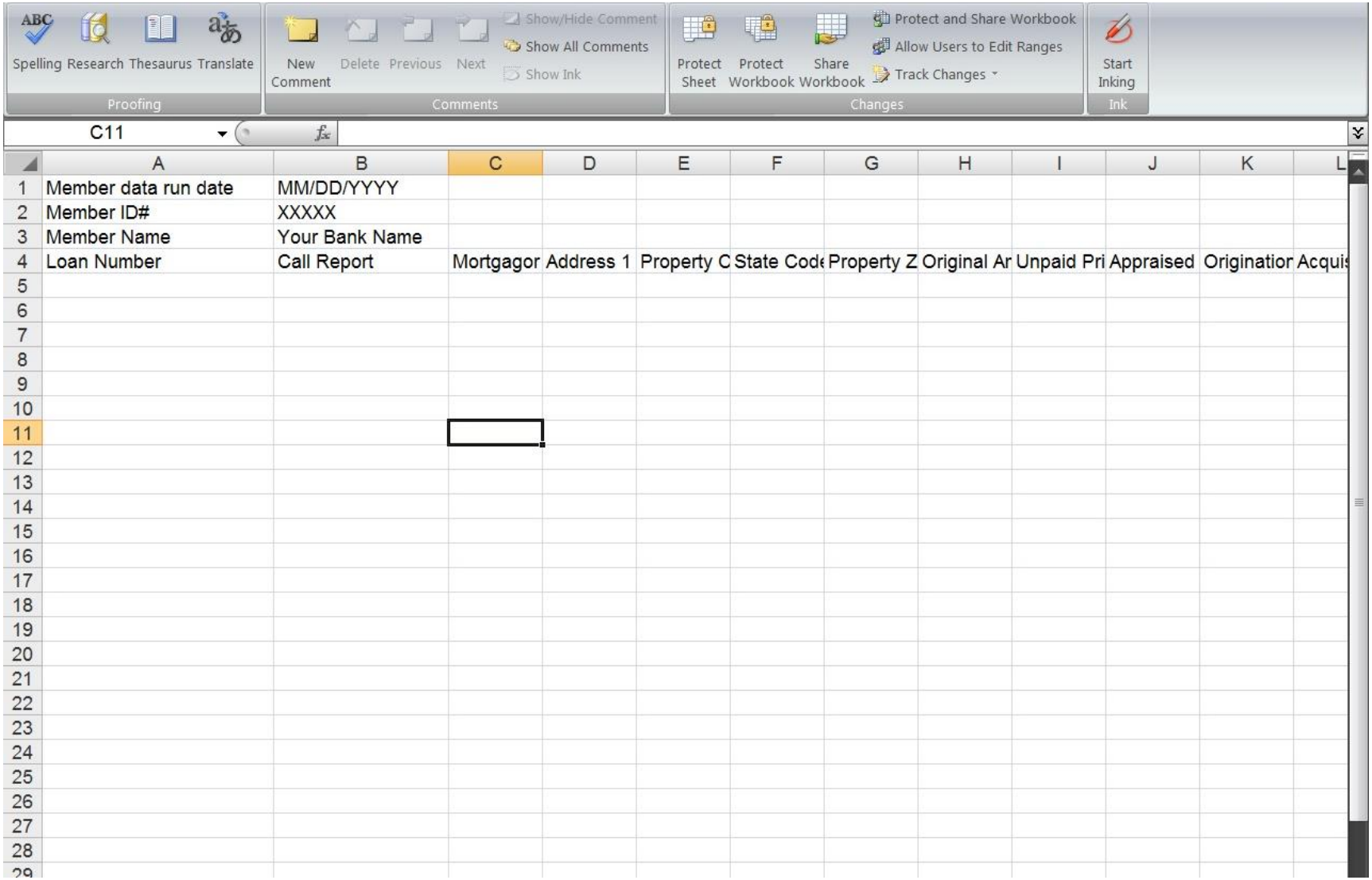


| | A | B | C | D | E | F | G | H | I | J | K | L |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Member data run date | MM/DD/YYYY | | | | | | | | | | |
| 2 | Member ID# | XXXXX | | | | | | | | | | |
| 3 | Member Name | Your Bank Name | | | | | | | | | | |
| 4 | Loan Number | Call Report | Mortgagor | Address 1 | Property C | State Code | Property Z | Original Ar | Unpaid Pri | Appraised | Originatior | Acquis |
| 5 | | | | | | | | | | | | |
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| 29 | | | | | | | | | | | | |

# Secure Connect – Upload Trial Balance

FHLBANK DALLAS

[QA]Current Review

https://my.luna.fhlb.com/sc/

My Apps | Logout

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secureconnect

## Current Review

1 Preparatory | 2 Trial Balance Upload | 3 Eligibility Analysis | 4 On-site Verification | 5 Est. Rate/Approval | 6 Complete

### Notifications

ACTION REQUIRED:

- Prepare Trial Balance data in the format described in the INSTRUCTIONS.
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### Review Information

| | |
|---|---|
| Review ID | |
| Year | 2015 |
| Review Type | Onsite |
| Analyst | |
| **Status** | **Pending Member TB Data Upload** |
| Last Onsite Review Date | 10/31/1997 |
| Affiliate Agreement Date | |

### Verification Documents

| | |
|---|---|
| Upload History | View |
| Call Report Summary/Comparison | |
| Ineligibility Report | |
| Detail Data | |
| Sample List(s) | |
| Est. Review Results | |
| Est. Blanket Lien Worksheet | |

### Milestone Dates

| | |
|---|---|
| Notification Date | 03/10/2015 |
| Upload Due Date | 03/15/2015 |
| Upload Date | 03/11/2015 |
| Onsite Review Date | 03/28/2015 |

Instructions | Download Template | Contact Us

# Secure Connect – Upload History / Errors

FHLBANK DALLAS

Pages - Wilbur | Current Review - Col

https://my.fhlb.com/sc/

Welcome

My Apps | Logout

Home

Cash Management

Advances

Letters of Credit

Collateral

Request for Release

*Loan Delivery*

Add

Update

Reports

*Loan Listing*

Add

Update

Reports

*Verification Management*

Current Verification

Verification History

DDA

Safekeeping

Capital Stock

Profile

FHFA ID

secureconnect

## Current Review

1 Preparatory | 2 Trial Balance Upload | 3 **Eligibility Analysis** | 4 On-site Verification | 5 Est. Rate/Approval | 6 Complete

### Notifications

**STATUS:**

- FHLB will review the TB data to confirm system recognized ineligible loans and identify any ineligible collateral. The Detail Data will update as this analysis progresses.
- FHLB will contact you concerning any questions.

### Review Information

| | |
|---|---|
| Review ID | |
| Year | 2016 |
| Review Type | Onsite |
| Analyst | |
| **Status** | **FHLB Review TB** |
| Last Onsite Review Date | 06/20/2014 |
| Affiliate Agreement Date | |

### Verification Documents

| | |
|---|---|
| Upload History | View |
| Call Report Summary/Comparison | View |
| Ineligibility Report | View |
| Detail Data | View |
| Sample List(s) | |
| Est. Review Results | View |
| Est. Blanket Lien Worksheet | View |

### Milestone Dates

| | |
|---|---|
| Notification Date | 06/03/2016 |
| Upload Due Date | 06/27/2016 |
| Upload Date | 06/21/2016 |
| Onsite Review Date | 07/25/2016 |

Instructions | Download Template | Contact Us

# Secure Connect – Upload History / Errors

FHLBANK DALLAS

Pages - Wilbur | Upload History - Col

https://my.fhlb.com/sc/

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Advances

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Collateral

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*Loan Delivery*

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*Loan Listing*

Add

Update

Reports

*Verification Management*

Current Verification

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secureconnect

## Upload History

History

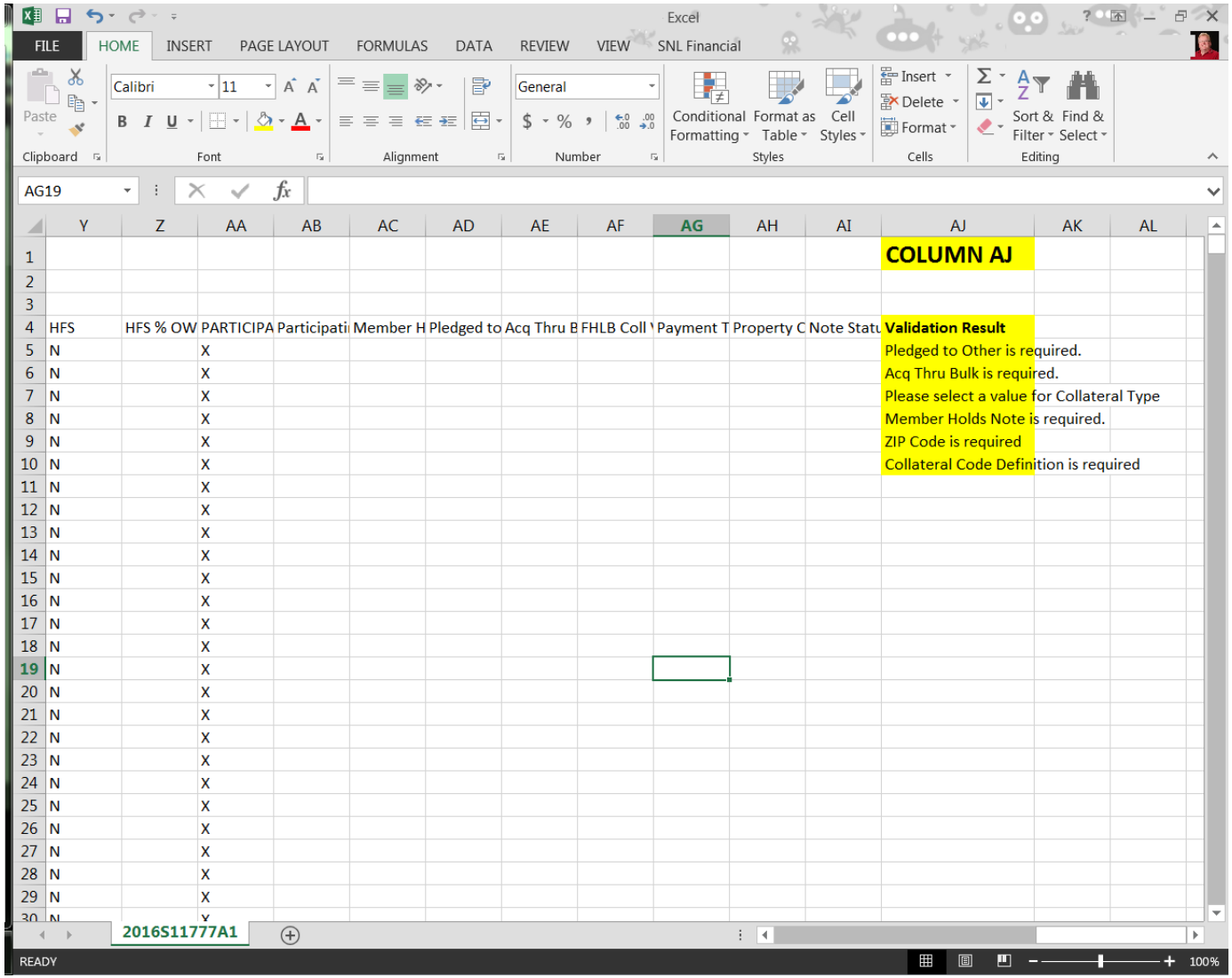
| Validated File | Original File | Upload Date | Upload User | File Size | File Upload Status |
|---|---|---|---|---|---|
| 2016S12345A2 | 2016 LOAN DATA UPLOAD TEMPLATE.csv | 06/21/2016 | | 846 KB | success |
| 2016S12345A1 | 2016 LOAN DATA UPLOAD TEMPLATE.csv | 06/10/2016 | | 847 KB | failure |

Back

Instructions | Download Template | Contact Us

# Secure Connect – Upload History / Errors

FHLBANK DALLAS



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# UPLOAD SUCCESSFUL !

# Secure Connect – Call Report Summary Comparison

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secureconnect

## Current Review

1 Preparatory | 2 Trial Balance Upload | 3 Eligibility Analysis | 4 On-site Verification | 5 Est. Rate/Approval | 6 Complete

### Notifications

ACTION REQUIRED:

### Review Information

| | |
|---|---|
| Review ID | 2015S02721A |
| Year | 2015 |
| Review Type | Onsite |
| Analyst | |
| Status | |
| Last Onsite Review Date | 05/22/2014 |
| Affiliate Agreement Date | |

### Verification Documents

| | |
|---|---|
| Upload History | View |
| Call Report Summary/Comparison | View |
| Ineligibility Report | View |
| Detail Data | View |
| Sample List(s) | View |
| Est. Review Results | View |
| Est. Blanket Lien Worksheet | View |

### Milestone Dates

| | |
|---|---|
| Notification Date | 03/11/2015 |
| Upload Due Date | 03/15/2015 |
| Upload Date | 03/11/2015 |
| Onsite Review Date | 04/01/2015 |

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# Verify Accuracy of Call Report Summary

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No more than 10% variance per call report line

No more than 5% variance overall

## CALL REPORT SUMMARY / COMPARISON

2015 Collateral Review

Review ID:
FHFA ID:
Member CFI Status: CFI
Member Cust Type: BNK
Member Name:
Member City/State:
Trial Balance As Of Date: February 23, 2015
Call Report As Of Date: September 30, 2014

| Collateral Category | Call Report Items | # of Loans | Trial Balance Unpaid Balance | Call Report Dollars | $ Difference | % Difference |
|---|---|---|---|---|---|---|
| Single Family | RCON5367, CU703 | 173 | $16,638,247.30 | $16,718,000.00 | ($79,752.70) | -0.47% |
| Multi Family | RCON1460 | 8 | $933,886.00 | $1,002,000.00 | ($68,114.00) | -6.79% |
| Commercial R/E | RCONF160-F161 | 122 | $17,148,108.96 | $16,764,000.00 | $384,108.96 | 2.29% |
| Commercial Construction | RCONF158 | 2 | $100,990.02 | $101,000.00 | ($9.98) | 0.00% |
| Land Loan | RCONF159,RCON1420 | 26 | $11,329,279.60 | $11,337,000.00 | ($7,720.40) | -0.06% |
| Home Equity | RCON1797/5368, CU386 | 7 | $321,815.00 | $149,000.00 | $172,815.00 | 115.98% |
| Small Business | RCON1763 or 1766 | 420 | $33,375,542.11 | $33,396,000.00 | ($20,457.89) | -0.06% |
| Small Farm | RCON1590 | 33 | $4,593,780.30 | $4,674,000.00 | ($80,219.70) | -1.71% |
| **Totals** | | **791** | **$84,441,649.29** | **$84,141,000.00** | **$300,649.29** | **0.35%** |

# Secure Connect – Categorization / Ineligibility Report

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Capital Stock
Profile
FHFA ID
secureconnect

## Current Review

1 Preparatory | 2 Trial Balance Upload | 3 Eligibility Analysis | 4 On-site Verification | 5 Est. Rate/Approval | 6 Complete

### Notifications

ACTION REQUIRED:

### Review Information

| | |
|---|---|
| Review ID | 2015S02721A |
| Year | 2015 |
| Review Type | Onsite |
| Analyst | |
| **Status** | |
| Last Onsite Review Date | 05/22/2014 |
| Affiliate Agreement Date | |

### Verification Documents

| | |
|---|---|
| Upload History | View |
| Call Report Summary/Comparison | View |
| Ineligibility Report | View |
| Detail Data | View |
| Sample List(s) | View |
| Est. Review Results | View |
| Est. Blanket Lien Worksheet | View |

### Milestone Dates

| | |
|---|---|
| Notification Date | 03/11/2015 |
| Upload Due Date | 03/15/2015 |
| Upload Date | 03/11/2015 |
| Onsite Review Date | 04/01/2015 |

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# Confirm Categorization / Ineligibility Report

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FHLBANK DALLAS | Member driven. Community focused.

Year : 2015
Review ID:
Type of Review: OnSite
Trial Balance Run Date: February 23, 2015
FHFA ID:
Member Name:
Member City, St:

| | Single Family | Multi Family | Commercial | Commercial Construction | Land Loans | Home Equity | Small Business | Small Farm |
|---|---|---|---|---|---|---|---|---|
| Subordinated | | | | | | | | |
| Subordinated Listing | | | | | | | | |
| Delivered | | | | | | | | |
| Listing for Value | | | | | | | | |
| DOEA | 321,558.49 | 135,500.56 | 269,570.43 | | | | 958,436.42 | |
| CLASSIFIED | 32,472.19 | | 37,546.81 | | | | 453,425.32 | |
| Participation | | | 1,299,375.27 | | 1,950,728.08 | | 3,327,213.93 | |
| Misc - Vault RCON Mismatch | | | | | | | | |
| Misc - Member Identified Inelig | 2,839,079.16 | 163,728.95 | 3,406,010.75 | | 1,987,837.61 | | 4,083,723.98 | |
| Misc - Jr. Lien | | | 44,543.48 | 22,222.00 | | 148,980.00 | | |
| Misc - Note Possession | | | | | 3,605,576.36 | | 5,750,682.91 | 1,354,499.74 |
| Misc - Pledged to Others | | | | | | | | |
| Misc - Bulk Purchase | | | | | | | | |
| Member Identified HFS | | | | | | | | |
| WHSE | | | | | | | | |
| Misc - WLOC | | | | | | | | |
| Non Qualified HFS Participation | | | | | | | | |
| Qualified HFS Participation | | | | | | | | |
| HFS 100% Owned | | | | | | | | |
| Eligible for Sampling | 13,445,137.46 | 634,656.49 | 12,091,062.22 | 78,768.02 | 7,024,418.11 | 172,835.00 | 18,802,059.55 | |
| TOTAL | 16,638,247.30 | 933,886.00 | 17,148,108.96 | 100,990.02 | 14,568,560.16 | 321,815.00 | 33,375,542.11 | 1,354,499.74 |

# Analyzing Your Trial Balance – The Steps We Take

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- System-identified ineligibles
  - DOEA
  - Classified
  - Participations Purchased
  - Member Identified Ineligibles

- Analyst-identified ineligibles
  - Ineligible Collateral (unsecured, stocks, patents, goodwill, etc.)
  - Ineligible loans (to municipalities, etc.)
- FHLB Analyst will contact you if there are any questions
- DESKTOP reviews are completed at this point

# Accessing Your Loan Sample List

FHLBANK DALLAS

ONSITES will continue from this point forward

- All remaining eligible loans will be eligible for Sampling
- Your analyst will send the loan sample list via secure e-mail or will password-protect the file
- Have the Sample loans ready for us when we arrive
- There is no need to pull any loans marked Replacement prior to our arrival

# Sampling of Loan Collateral – Banks

FHLBANK DALLAS

| Blanket Loan Category | | Sample Size |
|---|---|---|
| 1 | Single Family | 30 |
| 2 | Multifamily & Commercial R/E | 30 |
| 3 | Home Equity | 10 – 30* |
| 4 | Construction | 5 |
| 5 | Land | |
| 6 | Small Business | 5 |
| 7 | Small Farm | |

* Members will receive a sampling size, of either 10 or 30 loans, depending on the collateral usage.

# What should you expect from your onsite review?

FHLBANK DALLAS

The review of loan documents encompasses the following:

Verification of original "**wet signature**" Promissory Notes, including all renewals, modifications, or extensions

- Mortgage, Deed of Trust (UCC)
- Title
- Appraisal
- Insurance (Hazard/*Flood)
- Credit Underwriting Documentation

We will communicate any exceptions found:

- Verbally
- Written

Exceptions can be cleared while the analyst is still on site, prior to the Exit Meeting where findings are discussed.

# Underwriting / Eligibility

FHLBANK DALLAS

- Current Eligibility Requirements
  - Minimum **DSCR level** of **1.05** for all Multifamily and Commercial real estate properties
  - Maximum of **100% LTV/CLTV** for Single-Family and Home Equity collateral
  - Maximum of **85% LTV/CLTV** for all other collateral
  - Single family loans 90 days or more past due* are not eligible
  - All other loan types 30 days or more past due* are not eligible
  - Held-for-Sale loans that are either 30 days or more past due* OR 60 days or more past the origination date are not eligible

*Calculated by the "next payment due date" as of the date of the trial balance (LTV based on unpaid principal balance and most recent appraised value)*

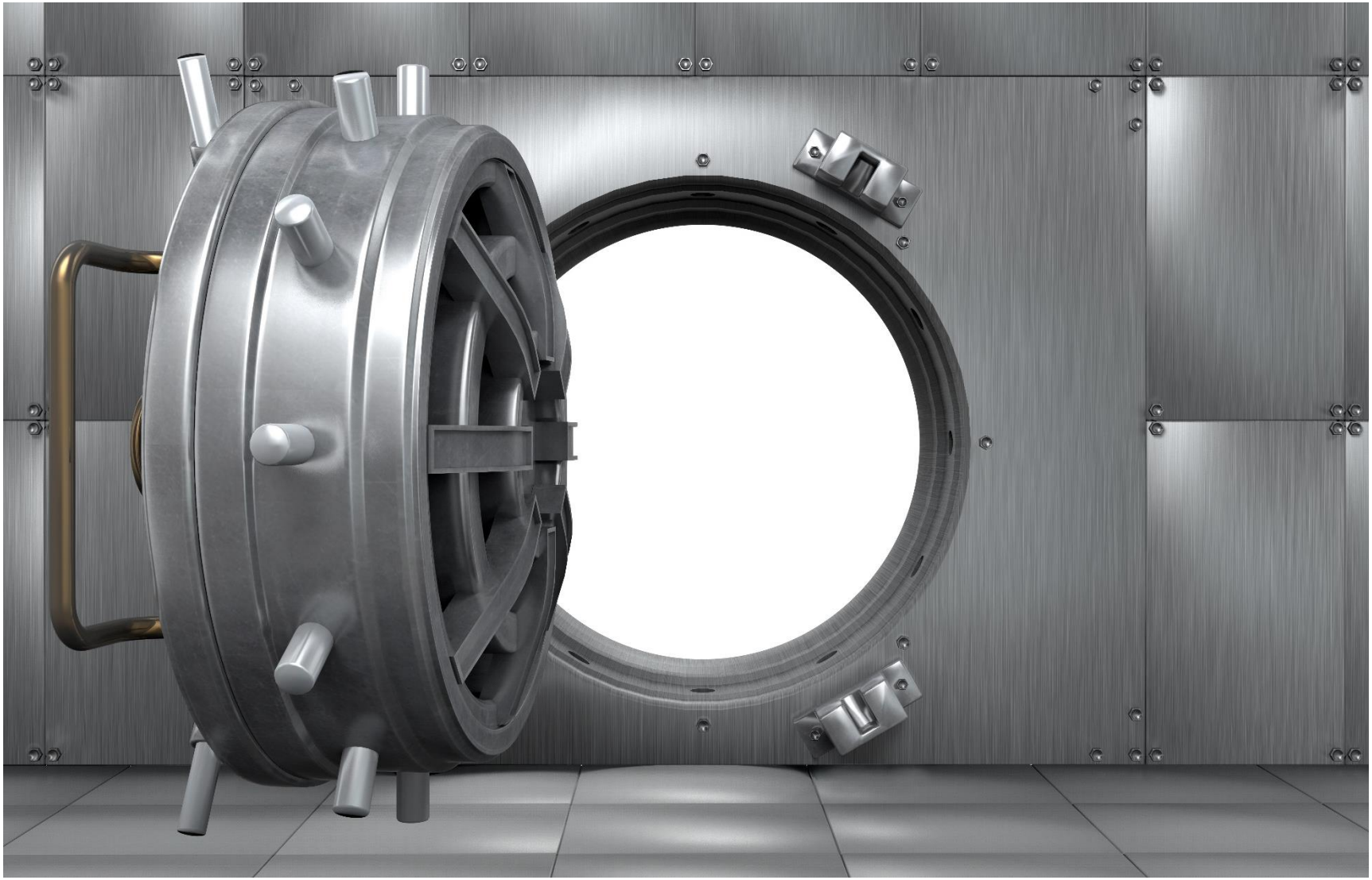
# Collateral Verification – Blanket Members

FHLBANK DALLAS

| Blanket Values | |
|---|---|
| Single Family | 75% |
| Multi-Family | 70% |
| Comm. Const. | 70% |
| Construction | 45% |
| Land Loans | 40% |
| Home Equity | 60% |
| Small Business | 50% |
| Small Farm | 40% |

# Vault Operations

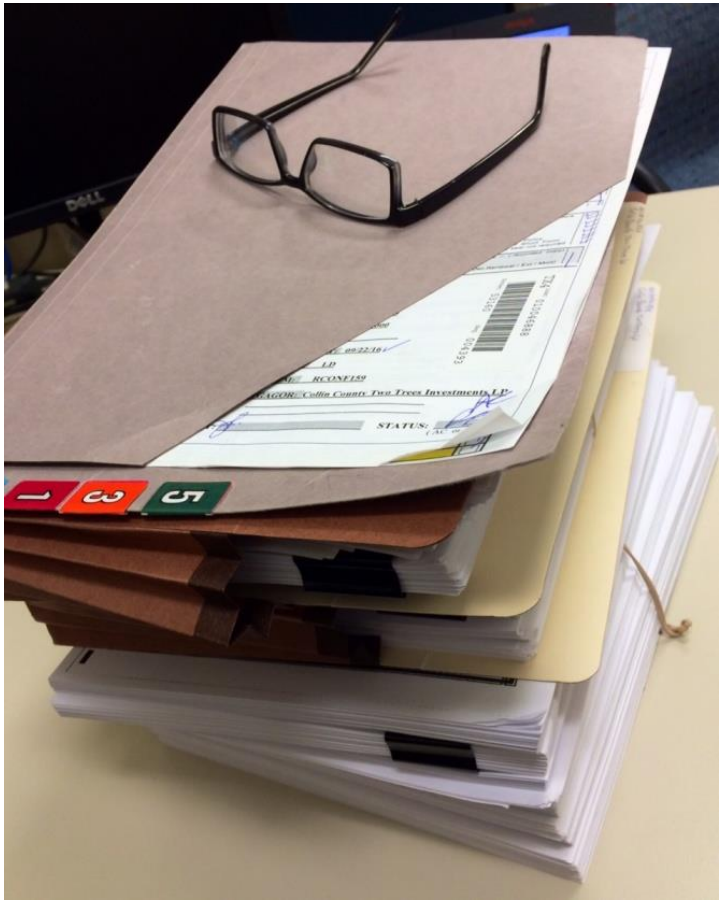
FHLBANK DALLAS



# Delivering Loan Collateral

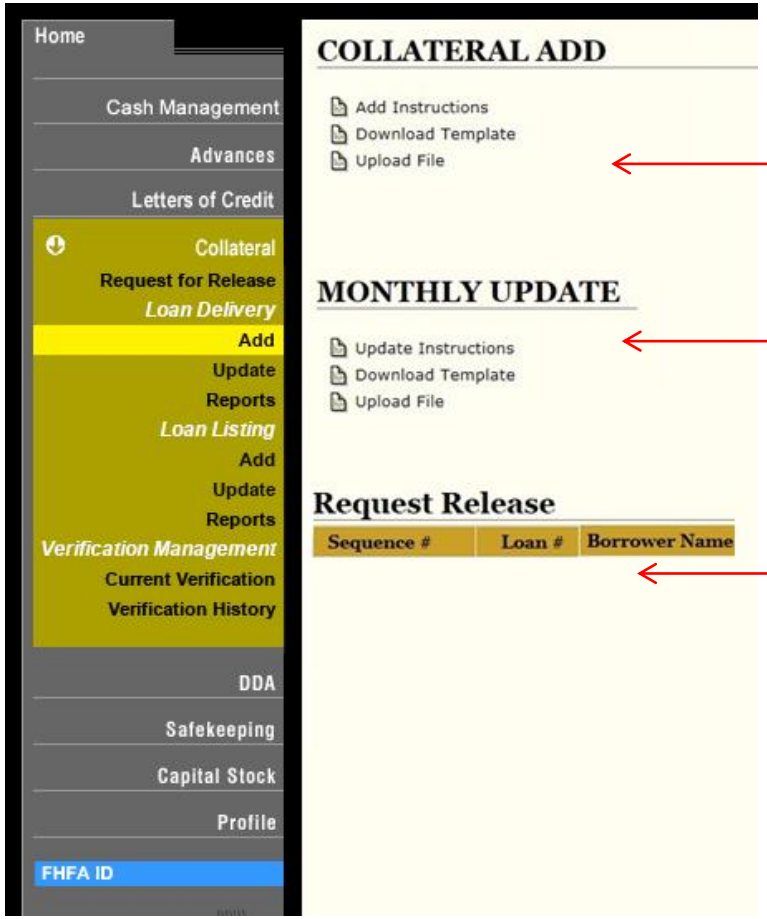
FHLBANK DALLAS

- Members can choose to deliver loans to the Vault to increase availability for securing borrowings, regardless of whether they are a Blanket or Custody member
- Some members are required to deliver loan collateral to offset outstanding advances based on the Bank's credit assessment
- Delivery members submit an electronic add file and provide monthly updates regarding the performance of the loans. The Bank will review the original Note and other pertinent documents



# Delivering/Listing Loan Collateral

FHLBANK DALLAS

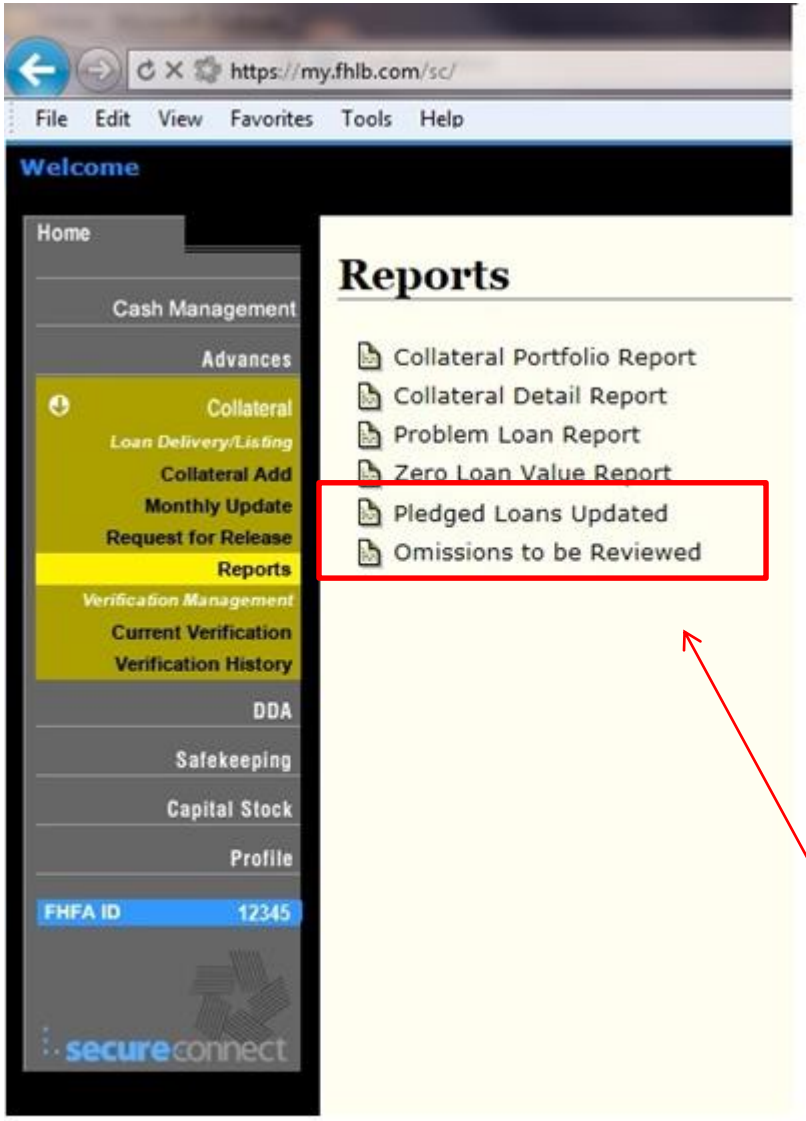



Through SecureConnect, the Bank provides a mechanism for members to manage their delivered loans

- Members submit an electronic ADD file when pledging loans
- Members provide monthly updates to report the performance of the loans pledged
- Members request loans be returned using the release function

# Delivering/Listing Loan Collateral

FHLBANK DALLAS




Using the reports available on SecureConnect members can review their loan portfolio.

- Collateral Portfolio Report provides details of loans
- Collateral Detail Report: Groups loans by review status, such as Accepted “AC”, In Process “IP”, and Problem “PB” loans
- Problem Loan Report details exception preventing the loan from being classified as eligible
- Zero Loan Value Report lists all loans receiving no value and the reason
- Update Reports, which generate after the monthly update is processed

# Collateral Valuation – Delivered Loans

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| Type / Credit Rating | A, B, C | D, E | E* |
|---|---|---|---|
| Single Family | ≤ 80% | ≤ 75% | ≤ 70% |
| Multi-Family | ≤ 73% | ≤ 70% | ≤ 67% |
| Comm. R/E | ≤ 73% | ≤ 70% | ≤ 67% |
| Comm. Constr. | ≤ 40% | ≤ 20% | ≤ 5% |
| Land Loans | ≤ 40% | ≤ 25% | ≤ 5% |
| Home Equity | ≤ 60% | N/A | N/A |
| Small Business | ≤ 50% | ≤ 30% | ≤ 5% |
| Small Farm | ≤ 45% | ≤ 25% | ≤ 5% |

# Agenda

FHLBANK DALLAS

- What to expect from today's Webinar
- Collateral 101
- Interacting with the Bank
- Member Resources
  - Member Profile
  - Blanket Lien Worksheet
  - Custody / Listing
- Q & A

# Member Profile

FHLBANK DALLAS

- Internal Credit Rating
- Collateral Verification Date
- Collateral Summary
- Outstanding Credit

**Customer Profile Report**

```
                                  MEMBER PROFILE
                        Created: 02/24/2015    Time: 14:20:35

 FHFB ID: 12345  Cust: 12345                      Credit Rating: C
 Phone#:  817-654-3210                 Credit Rating as of Date: 03/21/2000
 Fax#:   817-654-0123                             Financial Date: 09/30/2014
 Anytown Bank, N.A                                  Total Assets: 14,259,231,000.00
 123 Anyplace Lane                             Proxy Test Assets: 1,127,349,000.00
 Fort Worth, TX 76051                          Membership Assets: 11,707,332,000.00
 DDA#: 123456                                     Tier 1 Capital: 1,286,007,000.00
 SC Install: 04/27/2000                         CFI Avg. Assets: 10,124,172,333.33
 Lender: Kevin D. Kogucz                     Trial Balance Date: 04/30/2014
                                       Onsite Verification Date: 06/12/2014


                        Capital Stock            BLANKET Status as of: 09/12/2013
Total Held........:       49,823,100.00    Blanket..........:       1,987,701,881.98
Membership Req....:        4,683,000.00    Custody..........:           1,000,000.00
Advances Required.:       43,050,100.00    Listing..........:       2,352,478,017.00
MPF Required......:                0.00    Security.........:             463,003.13
Excess/(Shortage).:        2,090,000.00    Avail. Collateral:       4,340,642,902.11
ADVANCES LEVERAGE.:       50,975,609.76
                                           Settled Adv/LOC..:       1,063,609,360.17
Settled Advances..:    1,050,001,758.45    MPF C/E..........:                   0.00
Future Dated Adv..:                0.00    MPF Xtra.........:                   0.00
Total MPF.........:                0.00    Swaps............:                   0.00
                                           Overdraft Amt....:                   0.00
                                           NET AVAILABLE....:       3,278,033,541.94


                                      Settled Advances
Type                Loan # Settled  Matures   Rate            Original Bal        Current Bal
--------------- ---------- -------- --------- --------- ------------------ ------------------
WLA 22-35 days    1234567  02/03/15 03/03/15   0.15000    1,050,000,000.00   1,050,000,000.00
                                                         ------------------ ------------------
                                                           1,050,000,000.00   1,050,000,000.00 TOTAL

                                      Settled Advances - CID
Type                Loan # Settled  Matures   Rate            Original Bal        Current Bal
--------------- ---------- -------- --------- --------- ------------------ ------------------
C/EPRAM 5yr-no   123456789 02/09/10 03/02/15   2.21000          100,000.00           1,758.45
                                                         ------------------ ------------------
                                                                100,000.00           1,758.45 TOTAL

                                                         ------------------ ------------------
                                                           1,050,100,000.00   1,050,001,758.45 TOTAL

                                   Letters of Credit
Type              Commit # Eff Dt   Exp Dt                  Original Bal       Current Bal
--------------- ---------- -------- ---------            ---------------- -----------------
```

# Member Profile

FHLBANK DALLAS

```
            MEMBER PROFILE
Created: 02/24/2015    Time: 14:20:35

                  Credit Rating: C
        Credit Rating as of Date: 03/21/2000
                 Financial Date: 09/30/2014
                   Total Assets: 14,259,231,000.00
              Proxy Test Assets: 1,127,349,000.00
              Membership Assets: 11,707,332,000.00
                 Tier 1 Capital: 1,286,007,000.00
                CFI Avg. Assets: 10,124,172,333.33
             Trial Balance Date: 04/30/2014
        Onsite Verification Date: 06/12/2014


                BLANKET Status as of: 09/12/2013
              Blanket..........:       1,987,701,881.98
              Custody..........:           1,000,000.00
              Listing..........:       2,352,478,017.00
              Security.........:             463,003.13
              Avail. Collateral:       4,340,642,902.11

              Settled Adv/LOC..:       1,063,609,360.17
              MPF C/E..........:                   0.00
              MPF Xtra.........:                   0.00
              Swaps............:                   0.00
              Overdraft Amt....:                   0.00
              NET AVAILABLE....:       3,278,033,541.94
```

**Blanket - Information filed with FDIC/NCUA**

# Blanket Lien Worksheet - Call Reports (Banks)

FHLBANK DALLAS

## Schedule RC-C Part I - Loans and Leases

| Dollar amounts in thousands | (Column A) To Be Completed by Banks with $300 Million or More in Total Assets | | (Column B) To Be Completed by All Banks | | |
|---|---|---|---|---|---|
| 1. Loans secured by real estate: | | | | | 1. |
| a. Construction, land development, and other land loans: | | | | | 1.a. |
| 1. 1-4 family residential construction loans | | | RCONF158 | 534,282 | 1.a.1. |
| 2. Other construction loans and all land development and other land loans | | | RCONF159 | 1,036,871 | 1.a.2. |
| b. Secured by farmland (including farm residential and other improvements) | | | RCON1420 | 11,000 | 1.b. |
| c. Secured by 1-4 family residential properties: | | | | | 1.c. |
| 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | | | RCON1797 | 6,209 | 1.c.1. |
| 2. Closed-end loans secured by 1-4 family residential properties: | | | | | 1.c.2. |
| a. Secured by first liens | | | RCON5367 | 145,045 | 1.c.2.a. |
| b. Secured by junior liens | | | RCON5368 | 5,060 | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties | | | RCON1460 | 305,685 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | 1.e. |
| 1. Loans secured by owner-occupied nonfarm nonresidential properties | | | RCONF160 | 1,000,030 | 1.e.1. |
| 2. Loans secured by other nonfarm nonresidential properties | | | RCONF161 | 864,008 | 1.e.2. |
| 3. Loans to finance agricultural production and other loans to farmers | | | RCON1590 | 11,135 | 3. |
| 4. Commercial and industrial loans | | | RCON1766 | 5,914 | 4. |
| a. To U.S. addressees (domicile) | RCON1763 | | | | 4.a. |
| b. To non-U.S. addressees (domicile) | RCON1764 | 0 | | | 4.b. |
| 5. Not applicable | | | | | 5. |
| 9. Loans to nondepository financial institutions and other loans: | | | | | 9. |
| a. Loans to nondepository financial institutions | | | RCONJ454 | 0 | 9.a. |

# Blanket Lien Worksheet - Call Reports (CU)

FHLBANK DALLAS

STATEMENT OF FINANCIAL CONDITION AS OF: JUNE, 30 2015

*This page must be completed by all credit unions.*

**ASSETS -- CONTINUED**

**LOANS & LEASES: LOANS & LEASES: Report participation loans (loans purchased by the credit union) in the appropriate category within this section. Also, please complete Schedule A - Specialized Lending, if your credit union has any real estate loans, member business loans outstanding, originated any real estate loans, or member business loans during the reporting period.**

| | Interest Rate | Acct Code | Number of Loans | Acct Code | Amount | Acct Code |
|---|---|---|---|---|---|---|
| 15. Unsecured Credit Card Loans | 6.49 | 521 | 106,452 | 993 | $258,514,113 | 396 |
| 16. All Other Unsecured Loans/Lines of Credit | 13.75 | 522 | 129,788 | 994 | $458,331,683 | 397 |
| 17. Payday Alternative Loans (PAL loans) (Federal CU Only) | 0.00 | 522A | 0 | 994A | $0 | 397A |
| 18. Non-Federally Guaranteed Student Loans | 0.00 | 595A | 0 | 963A | $0 | 698A |
| 19. New Vehicle Loans | 4.65 | 523 | 168,882 | 958 | $3,058,195,557 | 385 |
| 20. Used Vehicle Loans | 5.10 | 524 | 202,030 | 968 | $2,726,878,334 | 370 |
| 21. Total 1st Mortgage Real Estate Loans/Lines of Credit | 3.25 | 563 | 11,300 | 959 | $1,519,672,214 | 703 |
| 22. Total Other Real Estate Loans/Lines of Credit | 4.15 | 562 | 2,229 | 960 | $64,472,394 | 386 |
| 23. Leases Receivable | 0.00 | 565 | 0 | 954 | $0 | 002 |
| 24. Total All Other Loans/Lines of Credit | 7.11 | 595 | 9,737 | 963 | $133,316,570 | 698 |
| 25. TOTAL LOANS & LEASES (Sum of items 15-24) | | | 630,418 | 025A | $8,219,380,865 | 025B |
| 26. Less: Allowance for Loan & Lease Losses | | | | | $72,250,228 | 719 |

# Blanket Lien

FHLBANK DALLAS

Home

Cash Management
Advances
Collateral
DDA
Safekeeping
Capital Stock
Profile
Customer Profile
Customer Profile Archive
Blanket Lien Worksheet
Blanket Lien Worksheet Archive
Blanket Lien Comparison
Collateral Verifications
Switch FHFA ID

FHFA ID

secureconnect

## Current Blanket Lien Worksheet Report

```
FHLB (blktwksheet) 02/24/15      BLANKET LIEN STATUS WORKSHEET              Page No. 1

FHFA ID: 12345 - Anytown Bank, N.A.            MEMBER TYPE: LFI  CREDIT RATING:    C
TOTAL ASSETS:     $14,259,231,000            TIER 1 CAPITAL (T1C):     $1,286,007,000
FINANCIAL DATE: 09/30/14   TRIAL BALANCE: 04/30/14 ONSITE VERIFICATION:     06/12/14

1A) SINGLE FAMILY (RCON5367, CU703)                                     $145,045,000
Less: Participations                                                            $0
      Adjustments                                                               $0
      Delinquencies (90 days+)                                            $110,000
      Delivered Loans (Book Value)                                  $3,003,094,067
      Held For Sale                                                             $0
Net Adjusted                                                                    $0
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   75.00% x 81.19%
Subtotal SINGLE FAMILY                                                          $0

1B) HELD FOR SALE (RCONF072, CU003)                                             $0
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   45.00% x 81.19%
Subtotal HELD FOR SALE                                                          $0
TOTAL SINGLE FAMILY                                                             $0

2)MULTIFAMILY (RCON1460)                                                $305,685,000
Less: Delinquencies (90 days+)                                                  $0
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                            $305,685,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   75.00% x 91.39%
TOTAL MULTIFAMILY                                                       $209,524,141

3) COMMERCIAL (RCONF160-F161)                                         $1,864,038,000
Less: Delinquencies (90 days+)                                                  $0
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                          $1,864,038,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   70.00% x 88.69%
CFI COLLATERAL USED-ELIGIBLE FOR ONE YEAR                                       $0
TOTAL COMMERCIAL                                                      $1,157,250,712

4) COMMERCIAL CONSTRUCTION (RCONF158)                                   $634,282,000
Less: Delinquencies (90 days+)                                                  $0
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                            $634,282,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   45.00% x 90.01%
TOTAL COMMERCIAL CONSTRUCTION                                           $256,912,753

5) LAND LOANS (RCONF159)                                              $1,036,871,000
Less: Delinquencies (90 days+)                                             $78,000
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                          $1,036,793,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   40.00% x 86.80%
TOTAL LAND LOANS                                                        $359.974.530

5) LAND LOANS (RCONF159)                                              $1,036,871,000
Less: Delinquencies (90 days+)                                             $78,000
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                          $1,036,793,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   40.00% x 86.80%
TOTAL LAND LOANS                                                        $359,974,530

6) HOME EQUITY (RCON1797/5368, CU386)                                    $11,268,000
Other R/E Related Collateral Deducted From 1-4 Dwelling Units                   $0
Less: Delinquencies (90 days+)                                                  $0
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                             $11,268,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)   45.00% x 79.67%
TOTAL HOME EQUITY                                                         $4,039,747

7) SMALL BUSINESS (RCON1763 or 1766)                                            $0
Less: Delinquencies (90 days+)                                            $5,914,000
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                                    $0
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)    0.00% x 0.00%
TOTAL SMALL BUSINESS                                                            $0

8) SMALL FARM (RCON1420/1590)                                            $22,135,000
Less: Delinquencies (90 days+)                                                  $0
      Delivered Loans (Book Value)                                              $0
Net Adjusted                                                             $22,135,000
Multiplied by Collateral Value% by 100%-(Ineligible% + Exception%)    0.00% x 0.00%
TOTAL SMALL FARM                                                                $0

Held For Sale Participation(HFSP)                                               $0
Subtotal A: Sections 3-8 + HFSP (not to exceed 300% of T1C)           $1,778,177,741
Subtotal B: Sections 1 & 2 - HFSP                                       $209,524,141
Total Blanket Subtotal A & B (not to exceed 35% of Total Assets)      $1,987,701,882
```

**Blanket Summary**

# Blanket Lien to Member Profile

FHLBANK DALLAS

| | |
|---|---|
| Held For Sale Participation(HFSP) | $0 |
| Subtotal A: Sections 3-8 + HFSP (not to exceed 300% of T1C) | $1,778,177,741 |
| Subtotal B: Sections 1 & 2 - HFSP | $209,524,141 |
| Total Blanket Subtotal A & B (not to exceed 35% of Total Assets) | $1,987,701,882 |

**Blanket Summary**

MEMBER PROFILE

Created: 02/24/2015 Time: 14:20:35

| | |
|---|---|
| Credit Rating: | C |
| Credit Rating as of Date: | 03/21/2000 |
| Financial Date: | 09/30/2014 |
| Total Assets: | 14,259,231,000.00 |
| Proxy Test Assets: | 1,127,349,000.00 |
| Membership Assets: | 11,707,332,000.00 |
| Tier 1 Capital: | 1,286,007,000.00 |
| CFI Avg. Assets: | 10,124,172,333.33 |
| Trial Balance Date: | 04/30/2014 |
| Onsite Verification Date: | 06/12/2014 |

BLANKET Status as of: 09/12/2013

| | |
|---|---|
| Blanket.....: | 1,987,701,881.98 |
| Custody.....: | 1,000,000.00 |
| Listing.....: | 2,352,478,017.00 |
| Security.....: | 463,003.13 |
| Avail. Collateral: | 4,340,642,902.11 |
| Settled Adv/LOC..: | 1,063,609,360.17 |
| MPF C/E.....: | 0.00 |
| MPF Xtra.....: | 0.00 |
| Swaps.....: | 0.00 |
| Overdraft Amt....: | 0.00 |
| NET AVAILABLE....: | 3,278,033,541.94 |

**Member Profile**

# Custody/Listing

FHLBANK DALLAS

```
            MEMBER PROFILE
Created: 02/24/2015    Time: 14:20:35

                  Credit Rating: C
        Credit Rating as of Date: 03/21/2000
                 Financial Date: 09/30/2014
                   Total Assets: 14,259,231,000.00
              Proxy Test Assets: 1,127,349,000.00
              Membership Assets: 11,707,332,000.00
                 Tier 1 Capital: 1,286,007,000.00
                CFI Avg. Assets: 10,124,172,333.33
             Trial Balance Date: 04/30/2014
        Onsite Verification Date: 06/12/2014


                BLANKET Status as of: 09/12/2013
              Blanket..........:       1,987,701,881.98
              Custody..........:           1,000,000.00
              Listing..........:       2,352,478,017.00
              Security.........:             463,003.13
              Avail. Collateral:       4,340,642,902.11

              Settled Adv/LOC..:       1,063,609,360.17
              MPF C/E..........:                   0.00
              MPF Xtra.........:                   0.00
              Swaps............:                   0.00
              Overdraft Amt....:                   0.00
              NET AVAILABLE....:       3,278,033,541.94
```

**Loan value of Delivered and Listed loans**

# Securities Collateral

FHLBANK DALLAS

https://my.fhlb.com/sc/ — SecureConnect 7.7

File Edit View Favorites Tools Help

Welcome — My Apps

Home
Cash Management
Advances
Collateral
DDA
Safekeeping
Capital Stock
Profile
FHFA ID 12345
secureconnect

* Member-Haircut influences value of Haircut field.
** Capped at 90% Current Face per Regulation 950.17

Safekeeping to Collateral Report
SecureConnect
FHFA ID - 12345 Customer - Anytown Bank, N.A. Account - 1234567

| TICKET | CUSIP | SEC TYPE | CURRENT FACE | HAIR CUT | PRICE | CURRENT COLL VALUE | COLL VALUE PLEDGED TO FHLB-Dallas | COLL VALUE PLEDGED TO OTHER | REMAINING COLL VALUE |
|---|---|---|---|---|---|---|---|---|---|
| 8000151 | 31404K | 64 | 617,761.54 | 102 | 106.87985 | 647,316.28 | 0.00 | 647,316.28 | 0.00 |
| 8000192 | 31404K | 64 | 336,960.84 | 102 | 106.87985 | 353,081.61 | 0.00 | 353,081.61 | 0.00 |
| 8005360 | 31404K | 64 | 280,800.70 | 102 | 106.87985 | 294,234.67 | 0.00 | 294,234.67 | 0.00 |
| 2000117 | 939336 | 68 | 215,893.57 | 103 | 101.37353 | 212,484.40 | 0.00 | 0.00 | 212,484.40 |
| 0014270 | 31349S | 85 | 25,327.91 | 102 | 107.11245 | 26,597.40 | 0.00 | 0.00 | 26,597.40 |
| 8022258 | 31349S | 85 | 320,239.79 | 102 | 107.11245 | 336,290.86 | 0.00 | 336,290.86 | 0.00 |
| 4000057 | 31349S | 85 | 101,311.65 | 102 | 107.11245 | 106,389.60 | 0.00 | 106,389.60 | 0.00 |
| 4000114 | 31349S | 85 | 186,318.45 | 102 | 107.11245 | 195,657.12 | 0.00 | 195,657.12 | 0.00 |
| 8022427 | 31349S | 85 | 51,694.69 | 102 | 107.08740 | 54,273.04 | 0.00 | 54,273.04 | 0.00 |
| 4000058 | 31349S | 85 | 484,637.70 | 102 | 107.08740 | 508,809.72 | 0.00 | 508,809.72 | 0.00 |
| 8005361 | 31349S | 85 | 109,851.21 | 102 | 107.08740 | 115,330.20 | 0.00 | 115,330.20 | 0.00 |
| 0012980 | 31402H | 86 | 208,676.84 | 102 | 106.67335 | 218,237.82 | 0.00 | 218,237.82 | 0.00 |
| 0014315 | 31402H | 86 | 1,235,661.03 | 102 | 106.67335 | 1,292,275.50 | 0.00 | 1,292,275.50 | 0.00 |
| 8029396 | 31402H | 86 | 242,065.13 | 102 | 106.67335 | 253,155.87 | 0.00 | 253,155.87 | 0.00 |
| 4000077 | 31402H | 86 | 1,018,342.97 | 102 | 106.67335 | 1,065,002.15 | 0.00 | 1,065,002.15 | 0.00 |
| 8029398 | 31403V | 86 | 218,351.39 | 102 | 106.92465 | 228,893.59 | 0.00 | 228,893.59 | 0.00 |
| 4000078 | 31403V | 86 | 1,171,013.60 | 102 | 106.92465 | 1,227,551.17 | 0.00 | 1,227,551.17 | 0.00 |
| 8007087 | 31403V | 86 | 545,878.48 | 102 | 106.92465 | 572,233.97 | 0.00 | 572,233.97 | 0.00 |
| FHFA ID: 12345 | | | 27,637,664.50 | | | 29,088,170.56 | 0.00 | 28,625,167.43 | 463,003.13 TOTAL |

**Collateral value of eligible securities delivered to the Bank.**

# Member Profile

FHLBANK DALLAS

```
            MEMBER PROFILE
Created: 02/24/2015    Time: 14:20:35

                  Credit Rating: C
        Credit Rating as of Date: 03/21/2000
                 Financial Date: 09/30/2014
                   Total Assets: 14,259,231,000.00
              Proxy Test Assets: 1,127,349,000.00
              Membership Assets: 11,707,332,000.00
                 Tier 1 Capital: 1,286,007,000.00
                CFI Avg. Assets: 10,124,172,333.33
             Trial Balance Date: 04/30/2014
        Onsite Verification Date: 06/12/2014


                BLANKET Status as of: 09/12/2013
              Blanket..........:       1,987,701,881.98
              Custody..........:           1,000,000.00
              Listing..........:       2,352,478,017.00
              Security.........:             463,003.13
              Avail. Collateral:       4,340,642,902.11

              Settled Adv/LOC..:       1,063,609,360.17
              MPF C/E..........:                   0.00
              MPF Xtra.........:                   0.00
              Swaps............:                   0.00
              Overdraft Amt....:                   0.00
              NET AVAILABLE....:       3,278,033,541.94
```

**Collateral Summary – Your Total Borrowing Capacity**

# Agenda

FHLBANK DALLAS

- What to expect from today's Webinar
- Collateral 101
- Interacting with the Bank
- Member Resources
- Q & A
- Appendix

# Questions & Answers

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# Thank you for tuning in today!

# Agenda

FHLBANK DALLAS

- What to expect from today's Webinar
- Collateral 101
- Interacting with the Bank
- Member Resources
- Q & A
- Appendix

# Collateral Verification Team

FHLBANK DALLAS

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