

January 24, 2022

Submitted via email to: <u>reg-comm@fca.gov</u>

Mr. Kevin J. Kramp Director Office of Regulatory Policy Farm Credit Administration 1501 Farm Credit Drive McLean, Virginia 22102-5090

RE: Proposed Rule – Risk Weighting of High Volatility Commercial Real Estate Exposures – RIN 3052-AD42 86 Federal Register 47601-47607

Dear Mr. Kramp:

AgriBank, FCB ("AgriBank") appreciates the opportunity to comment on the Farm Credit Administration's ("FCA") Proposed Rule regarding Risk Weighting of High Volatility Commercial Real Estate ("HVCRE") Exposures that was published in the August 26, 2021 Federal Register (the "Proposed Rule").

AgriBank reviewed the Farm Credit Council's comment letter on the Proposed Rule dated January 19, 2022. We agree with the general comments offered by the Farm Credit Council in its letter, and we also agree with the request for clarification on particular provisions of the Proposed Rule.

We appreciate the opportunity to comment and FCA's consideration of our comment letter. We would be happy to meet with FCA to discuss our comments or provide any additional information that FCA may deem helpful. If you have questions or require additional information, please contact me.

Sincerely,

Barbara Kay Stille

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Chief Administrative Officer and General Counsel

