

October 2021

**FRBNY Borrower-In-Custody (BIC) Collateral Pledge Cover Letter  
FFIEC 002/031/041/051 and NCUA Call Report Codes**

**To:** Federal Reserve Bank of New York

**E-mail:** [BIC@ny.frb.org](mailto:BIC@ny.frb.org)

**FRBNY Telephone:** 866-226-5619

**From:** Insert Depository Institution Name, Street Address, City, State, Zip

**ABA Number:** Insert ABA Number

Location of facility housing collateral if different from above depository institution mailing address:

Category	Call Report Codes Included in Pledge <sup>1</sup>	Loans Pledged			
		Previous Outstanding Principal Balance	Current Outstanding Principal Balance	Percentage Change <sup>2</sup>	Current Number of Loans Pledged
1-4 Family Mortgage Loans (first lien)					
1-4 Family Mortgage Loans (second lien, home equity)					
Agricultural Loans					
Commercial and Industrial Loans & Leases					
Commercial Real Estate Loans					
Construction Loans					
Consumer Loans and Leases: auto, boat, etc.					
Consumer Loans Unsecured					
Credit Card Receivables					
Credit Card Receivables Subprime					
Obligations of States & Political Subdivisions (municipalities)					
Raw Land Loans					
Student Loans					
US Agency Guaranteed Loans <sup>3</sup>					

The authorized signer(s) below, or authorized sender of the pledge e-mail, certify that the institution is in compliance with all BIC program requirements per:

[https://www.newyorkfed.org/medialibrary/media/banking/dwindow/BIC\\_program\\_requirements.pdf](https://www.newyorkfed.org/medialibrary/media/banking/dwindow/BIC_program_requirements.pdf)

Signed By (Authorized Pledgor)	Print Name	Date

<sup>1</sup> Indicate the applicable call report code(s). Categories are described by reference to FFIEC and NCUA call codes; please consult [Federal Reserve Collateral Guidelines](#).

<sup>2</sup> If the Current Outstanding Principal Balance declines by ten percent or more from the Previous Outstanding Principal Balance, you must indicate the reason for the decline in the pledge e-mail.

<sup>3</sup> Only the guaranteed portion may be pledged.