

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

<b>Federal Reserve Bank of New York</b> <b>Discount Window Staff</b> <b>Phone: 866-226-5619</b> <b>Submit to: <a href="mailto:Bic@ny.frb.org">Bic@ny.frb.org</a></b>	<b>[Depository Institution Name]</b> <b>[Street Address]</b> <b>[City, State, Zip]</b> <b>[ABA Number]</b>
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<b>Location of facility housing collateral if different from above depository institution mailing address.</b>
<b>[Name of Facility], [Street Address], [Floor Number], [City], [State], [Zip]</b>

The collateral described below is pledged to the Federal Reserve Bank of New York for Discount Window collateral or Payment System Risk purposes. You may delete margin categories that are not applicable to your institution's pledge.

<b>Margin Category</b>	<b>Call Report Codes</b>	<b>Call Report Codes Included in Pledge</b>	<b>Number of Loans</b>	<b>Current Outstanding Balance</b>
1-4 Family Mortgage Loans (first lien)	1.c.(2)(a)			
1-4 Family Mortgage Loans (second lien, home equity)	1.c.(1), 1.c.(2)(b)			
Agricultural Loans	3.			
Commercial and Industrial Loans & Leases	2., 2.a, 2.a.(1), 2.a.(2), 2.b, 4./4.a., 8, 9., 9.a., 9.b., 9.b.(1), 9.b.(2), 10.b.			
Commercial Real Estate Loans	1.b., 1.d, 1.e.(1), 1.e.(2)			
Construction Loans	1.a.(1), 1.a.(2)			
Consumer Loans and Leases: auto, boat, etc.	6.c., 6.d., 10., 10.a.			
Consumer Loans Unsecured	6.b., 6.d.			
Credit Card Receivables	6.a			
Credit Card Receivables Subprime	6.a			
Private Banking Loans	Phase out by 6/30/2018			
Raw Land Loans	1.a.(2)			
Student Loans	6.d.			
US Agency Guaranteed Loans	Guaranteed portion only			

The authorized signer(s) below or authorized e-mail sender certify that the institution is in compliance with all BIC program requirements [https://www.newyorkfed.org/medialibrary/media/banking/dwindow/BIC\\_program\\_requirements.pdf](https://www.newyorkfed.org/medialibrary/media/banking/dwindow/BIC_program_requirements.pdf)

<b>Signed By (Authorized Pledgor/Email Sender)</b>	<b>Print Name</b>	<b>Date</b>