

Revisions to the FR Y-9C for September 2012

Report Form

- (1) *Page 1.* Updated the reporting date to September 30, 2012.
- (2) *Schedule HC-P, item 7.c.* Added a new item for Total representation and warranty reserves for 1–4 family residential mortgage loans sold. This is a derived item summing items 7.a and 7.b for representations and warranties made to (a) U.S. government agencies and government- sponsored agencies, and to (b) other parties. New item 7.c will be publicly disclosed on an individual institution basis.

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- (1) *Schedule HI, item 1.c.* Clarified references to required reserves, term deposits, and clearing balances.
- (2) *Schedule HI-A, item 12.* Clarified instructions for other comprehensive income to incorporate GAAP updates.
- (3) *Schedule HI-B, item 4.b.* Clarified instructions to indicate that item applies to non-U.S. addressees.
- (4) *Schedule HC, item 1.b.* Clarified references to required reserves and term deposits.
- (5) *Schedule HC, item 3.b.* Corrected typographical error.
- (6) *Schedule HC-K, items 3.a.(1) and 3.a.(2).* Clarified the reporting of 1-4 family residential construction loans.
- (7) *Schedule HC-L, item 1.* Clarified the reporting of commitments to issue a commitment at some point in the future.
- (8) *Glossary—Excess Balance Account.* Removed reference to contractual clearing agreements.
- (9) *Glossary—Foreclosed Assets.* Corrected some minor errors and omissions and provided certain clarifications of the text.
- (10) *Glossary—Pass-through Reserve Balances.* Clarified references to required reserves.
- (11) *Glossary—Transfers of Financial Assets.* Incorporates provisions of amended ASC Topic 860, Transfers and Servicing.
- (12) *Glossary—Variable Interest Entity.* Updated entry to add references to Schedule HC-V.

Revisions to the FR Y-9LP for September 2012

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None.