

**Manual of Reporting Forms and Instructions
for Deposit-Taking Institutions**

AMENDMENT CONTROL LOG

Impaired Assets

Amendment Number	Effective Date	Page Number	Description
Please note that as of November 2002, all changes are highlighted:			
7	November 2004	2, 4	<u>Delete:</u> ♦ Memo items on Foreclosed Assets Held for Sale ♦ Group Allowance, Country Risk

RETURN OF IMPAIRED ASSETS

IMPAIRED ASSETS			Recorded Investment	Individual Allowance	Carrying Amount	Group Allowance
Deposits with Regulated Financial Institutions						
Securities						
Loans	Non-Mortgage Loans	To Individuals for Non-Business Purposes				
		Other				
	Mortgage Loans	Residential				
		Non-Residential				
Acceptances						
Other On-Balance Sheet						
Total						

MEMO ITEM

	Notional or Contract Amount	Allowance for Impairment
Off-Balance Sheet Items on Which Allowances Have Been Established		

GENERAL INSTRUCTIONS

Accounting practices with respect to impaired assets are described in detail in Section 3025, Impaired Loans, of the Canadian Institute of Chartered Accountants (CICA) Handbook and OSFI Guideline C-1 that provides application guidance to this section.

Impaired Assets

Report the Recorded Investment, Allowance for Impairment and Carrying Amount for each of the categories of assets set out below. Note that the Carrying Amount is equal to Recorded Investment minus Individual Allowance. Report the Group Allowance on the Total line only.

Deposits With Regulated Financial Institutions

Securities

Loans

Non-Mortgage Loans

To Individuals for Non-Business Purposes

Other - all Non-Mortgage Loans other than to Individuals for Non-Business Purposes

Mortgage Loans

Residential

Non-Residential

Acceptances

Other On-Balance Sheet

All assets not listed above.

Total

Report the total for each of Recorded Investment, Allowance for Impairment and Carrying Amount.

Memo Items

Off-Balance Sheet Items on Which Allowances Have Been Established

Report the Notional or Contract Amount and the Allowance for Impairment for Off-Balance Sheet Items on Which Allowances Have Been Established.

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AMENDMENT CONTROL LOG

Consolidated Statement of Income

Amendment Number	Effective Date	Page Number	Description
Please note that as of November 2002, all changes are highlighted:			
5	November 2002	1	<u>Change:</u> ♦ Ivation Data Systems Inc. to Beyond 20/20 Inc. <u>Delete:</u> ♦ Bank of Canada from Where to Submit
6	November 2003	1	<u>Add:</u> ♦ Address for OSFI Website <u>Delete:</u> ♦ Reference to Beyond 20/20
		8, 31	<u>Change:</u> ♦ Amortization Expenses has been changed to Amortization Expenses and Related Charges for Impairment
		31	<u>Change:</u> ♦ Definition of Goodwill amortization to impairment
7	November 2004	8, 31	<u>Change:</u> ♦ (l) Amortization Expenses and Related Charges for Impairment has been changed to Charge for Impairment for (i) Goodwill and (ii) Intangibles with indefinite lives <u>Add:</u> ♦ (m) Amortization Expenses with (i) Intangibles with definite lives and (ii) Other
		8, 9, 32, 33	<u>Add:</u> ♦ Discontinued Operations to items 32, 34, 39, 40, 41 and 42
		22	<u>Change:</u> ♦ Assets transferred with or without recourse has been changed to Assets sold. <u>Add:</u> ♦ Reference to OSFI Guildelines
		26	<u>Change:</u> ♦ Instruction to CICA Handbook reference

	Booked In Canada	Booked Outside Canada	Total
26. OTHER			
(a) Advertising, Public Relations and Business Development (b) Office and General Expenses (c) Real Estate Commission Expense (d) Capital and Business Taxes (i) Canadian Capital Taxes (ii) Other (e) General Insurance Expense (f) Directors Fees and Related Expenses (g) Deposit Insurance Premiums (h) Donations (i) Association, Clearing and Regulatory Fees (j) Employee Training and Development (k) Professional Fees (i) Audit (ii) Legal (iii) Management (iv) Other (l) Charge for Impairment (i) Goodwill (ii) Intangibles with indefinite lives (m) Amortization Expenses (i) Intangibles with definite lives (ii) Other (n) Other Expenses			
27. TOTAL NON-INTEREST EXPENSES			
28. NET INCOME BEFORE PROVISION FOR INCOME TAXES			
29. PROVISION FOR INCOME TAXES (a) Current (b) Future			
30. NET INCOME BEFORE NON-CONTROLLING INTERESTS			
31. NON-CONTROLLING INTERESTS IN SUBSIDIARIES			
32. NET INCOME BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS			
33. EXTRAORDINARY ITEMS (NET OF TAXES)			

	Booked In Canada	Booked Outside Canada	Total
34. DISCONTINUED OPERATIONS (NET OF TAXES)			
35. NET INCOME			
36. DIVIDENDS ON PREFERRED SHARES			
37. NET INCOME APPLICABLE TO COMMON SHARES			
38. AVERAGE NUMBER OF COMMON SHARES OUTSTANDING			
39. EARNINGS PER SHARE - BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS			
40. EARNINGS PER SHARE - AFTER EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS			
41. FULLY DILUTED EARNINGS PER SHARE - BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS			
42. FULLY DILUTED EARNINGS PER SHARE - AFTER EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS			

(d) Standby, Commitment and Other Loan Fees

Include:

- fees and costs associated with credit facilities, including fees charged to customers for unused portions of authorized credits, fees on unconditional loan commitments, and charges in lieu of compensating balances (in accordance with the Accounting Guidelines set out in the CICA Handbook);
- daylight overdraft charges;
- commissions charged to customers on loans on which, to the extent they are offset by deposits, no interest is paid;
- fees for evaluating customer credit applications including verification of security (e.g., title searches);
- fees for investigating and recommending the most appropriate credit arrangements (setup fees, structuring fees);
- fees for evaluating the security for loans on an ongoing basis, processing notes and payments, and other administrative activities (e.g., maintaining records of pledged securities, aging lists of accounts receivable);
- other loan fees not previously identified.

(e) Income from Securitization of Assets

Include:

- gains or losses on assets sold according to instructions in OSFI Guidelines D-3, D-4, D-8 and CICA Guideline AcG-12;
- servicing fees;
- credit enhancement fees.

(f) Mortgage Fees

Include:

- fees associated with all types of mortgage lending activities (in accordance with the Accounting Guidelines set out in the CICA Handbook);
- management fees on mortgages administered but not owned by the institution;
- appraisal fees.

(g) Acceptance Fees

Include:

- acceptance fees (in accordance with the Accounting Guidelines set out in the CICA Handbook).

(h) Guarantees and Letters of Credit Fees

Include:

- commissions arising from the issue of guarantees and letters of credit.

NON-INTEREST EXPENSE

24. SALARIES, PENSIONS AND OTHER STAFF BENEFITS

(a) Salaries

Include:

- full-time employee salaries, wages, bonuses and all other forms of remuneration;
- part-time remuneration;
- amounts paid to temporary personnel agencies.

(b) Pension Contributions and Other Staff Benefits

Include:

- pension contributions to private, federal and provincial pension funds;
- special contributions should be amortized over a period of years pursuant to the requirements in CICA Handbook, Section 3461;
- retirement allowances to retired employees other than from the pension fund;
- contributions to premiums for group sickness, dental and accident and life insurance for employees;
- contributions to Unemployment Insurance and Worker's Compensation;
- contributions to national pension plans and staff benefit plans in foreign countries;
- contributions to employees savings plans and profit-sharing plans;
- cost of staff recreation plans and death benefits.

25. PREMISES AND EQUIPMENT

(a) Rental of Real Estate

(i) Gross Rental Income

Include:

- gross rentals received from tenants and sub-tenants.

Exclude:

- rental income on real estate investment properties, reported under item 20(p).

(ii) Rental Expenses

Include:

- rental expenses for properties occupied as institution premises.

Exclude:

- rental expenses allocated to computer costs that are to be reported under Item 25(c)(ii).

(l) Charge for Impairment (before taxes)

(i) Goodwill

- when the carrying amount of Goodwill exceeds its fair value, an impairment loss should be recognized in an amount equal to the excess.

(ii) Intangibles with indefinite lives

Include:

- all charges for impairment on intangibles with indefinite lives

(m) Amortization Expenses

(i) Intangibles with definite lives

(ii) Other

Include:

- amortization expenses other than for goodwill or intangibles

(n) Other Expenses

Include:

- the portion of the Goods and Services Tax input tax credit that represents a recovery of the Goods and Services Tax that has been previously expensed in the income statement;
- amounts paid for obtaining credit reports for customers and for providing credit reports on customers to outside parties;
- the net of losses absorbed by the institution as a result of defalcations, thefts, fraud, forgeries, tellers' shortages, cash overages, branch errors, lost items, etc.;
- general expenses not elsewhere reported.

Exclude:

- fraud losses where the loss pertains to funds advanced to the customer in the form of loans or overdrafts; these losses are reported as part of loan loss experience.

27. TOTAL NON-INTEREST EXPENSES

Total of Items 24, 25 and 26.

28. NET INCOME BEFORE PROVISION FOR INCOME TAXES

Report Item 23 less Item 27.

29. PROVISION FOR INCOME TAXES

(a) Current

Include:

- provision for current income taxes.

(b) Future

Include:

- provision for future income taxes.

30. NET INCOME BEFORE NON-CONTROLLING INTERESTS

Item 28 minus item 29.

31. NON-CONTROLLING INTERESTS IN SUBSIDIARIES

Include:

- non-controlling interests in subsidiaries of the institution.

32. NET INCOME BEFORE EXTRAORDINARY ITEMS AND DISCONTINUED OPERATIONS

Item 30 minus (plus) item 31.

33. EXTRAORDINARY ITEMS (NET OF TAXES)

Report on the basis of generally accepted accounting principles.

34. DISCONTINUED OPERATIONS (NET OF TAXES)

Report on basis of generally accepted accounting principals.

35. NET INCOME

Item 32 plus (minus) Items 33 and 34.

36. DIVIDENDS ON PREFERRED SHARES

Report dividends declared on preferred shares.

37. NET INCOME APPLICABLE TO COMMON SHARES

Report Item 35 minus Item 36.

38. AVERAGE NUMBER OF COMMON SHARES OUTSTANDING

Include:

- the daily average of common shares outstanding.

ITEMS 39 TO 42

These items should be reported in accordance with the recommendations as outlined in the CICA Handbook.

39. EARNINGS PER SHARE - BEFORE EXTRAORDINARY ITEMS AND DISCONTINUED OPERATIONS

40. EARNINGS PER SHARE - AFTER EXTRAORDINARY ITEMS AND DISCONTINUED OPERATIONS

41. FULLY DILUTED EARNINGS PER SHARE - BEFORE EXTRAORDINARY ITEMS AND DISCONTINUED OPERATIONS

42. FULLY DILUTED EARNINGS PER SHARE - AFTER EXTRAORDINARY ITEMS AND DISCONTINUED OPERATIONS

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AMENDMENT CONTROL LOG

Mortgage Loans Report

Amendment Number	Effective Date	Page Number	Description
Please note that throughout this Tab, the following changes are all identified by a sidebar:			
1	November 1997	4	<u>Delete:</u> ♦ From <i>Section III - Mortgage Loans - Summary by Type and Allowance for Impairment</i> , the columns for mortgage loans in arrears and impaired loans (a total of seven columns) have been deleted from this return. They are now reported on the Non-Mortgage and Mortgage Loans in Arrears return.
2	November 1999	1	<u>Add:</u> ♦ Section 600 of the Bank Act (applies to Foreign Bank Branches) <u>Change:</u> ♦ Section 523 of the Bank Act is now Section 628 ♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics
3	November 2004	5, 6	<u>Delete:</u> ♦ Foreclosed properties

MEMO INFORMATION FOR PROPERTIES LOCATED IN CANADA	Amounts Outstanding
1. Second and Subsequent Mortgages 2. Residential VTBs 3. Non-residential VTBs	

GENERAL INSTRUCTIONS

This return analyzes mortgages made on the security of property and reported as Asset 12(a)(i), (ii) and (b) on the balance sheet. Included are data covering all insured and uninsured advances as well as completed loans, mortgages purchased by the institution. Mortgages purchased are to be reported net of premium or discount (see the instructions for the balance sheet for treatment of discount and premium). All mortgage loans secured by property (not just first mortgages) are to be reported. Exclude any loans where mortgages are taken as collateral security either at the time the loan is made or subsequently. Report all figures on a consolidated institution basis.

All amounts are to be expressed in thousands of Canadian dollar equivalents.

Definitions

Residential Property

- real property consisting of buildings that are used, or are to be used, to the extent of at least one-half of the floor space thereof, as one or more private dwellings.

Non-residential Property

- all property not classified as residential property, including such commercial structures as hotels, stores, office buildings, garages, theatres, warehouses, industrial plants, institutional properties, farms and vacant land.

Insured Mortgage

- includes all residential mortgage loans insured either under the National Housing Act or by other insurance companies/agencies.

Uninsured Mortgage

- includes all residential mortgage loans not classified as insured.

Farm Properties

- non-residential properties that include all properties where income is generated either from the sale of agricultural products (foodstuffs or animal products) or from the rental of land used to produce agricultural products.

Non-farm Properties

- includes all non-residential properties not classified as farm properties.

Single-detached Dwelling

- a residential structure containing only one dwelling unit that is completely separated on all sides above and below ground from any other dwelling or structure.

Multiple-dwelling Structures

- includes all other residential structures comprising two or more units; e.g., semi-detached 'link' singles, duplex and triplex, double duplexes, row, garden or terrace houses, flat and apartment buildings.

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AMENDMENT CONTROL LOG

Non-Mortgage Loans

Amendment Number	Effective Date	Page Number	Description
Please note that throughout this Tab, the following changes are all identified by a sidebar:			
1	November 1998	18, 19	<u>Delete:</u> ♦ Federal Government Enterprises which have been privatized: - Canadian Commercial Corporation - Canadian National Railway Company and subsidiaries - Canarctic Shipping Company Ltd. - Petro-Canada and subsidiaries
2	November 1999	1	<u>Add:</u> ♦ Section 600 of the Bank Act (applies to Foreign Bank Branches) <u>Change:</u> ♦ Section 523 of the Bank Act is now Section 628 ♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics
3	November 2004	4, 14	<u>Delete:</u> ♦ Country Risk Allowances

	RESIDENT		NON-RESIDENT		TOTAL	
	LOAN BALANCES		LOAN BALANCES		ALLOWANCE FOR IMPAIRMENT	GROSS IMPAIRED LOANS
	FC	TC	FC	TC	TC	TC
(viii) Wholesale Trade (A) Apparel (B) Other						
Sub-total 6.(b)(viii)						
(ix) Retail (A) Food Stores (B) Clothing (C) Furniture (D) Automotive (E) Department Stores (F) Other						
Sub-total 6.(b)(ix)						
(x) Service (A) Hotels (B) Restaurants & Bars (C) Leasing Companies (D) Other						
Sub-total 6.(b)(x)						
(xi) Multiproduct Conglomerates						
(xii) Others (Private Not for Profit Institutions, Religious, Health & Educational Institutions)						
7. OWN ACCEPTANCES PURCHASED						
8. REVERSE REPURCHASE AGREEMENTS WITH: (a) Financial Institutions (b) Other (c) Unallocated						
Sub-total 8.						
9. LOANS BY SECURITIES SUBSIDIARY (a) To individuals for non-business purposes (b) To individuals and others for business purposes (c) Reverse repurchase agreements						
10. ALLOWANCE FOR IMPAIRMENT RELATED TO GROUP ALLOWANCES						
TOTAL						

8. Reverse Repurchase Agreements

- (a) Financial Institutions
- (b) Other
- (c) Unallocated

The amounts reported here are for reverse repurchase agreements of the reporting institution. If possible, classify reverse repurchase agreements between financial and other counterparties. If institutions are unable to classify reverse repurchase agreements in this fashion, report all such agreements in 8(c).

Reverse repurchase agreements by the securities subsidiary of the institution are to be reported under item (9) below.

9. Loans by Securities Subsidiary

- (a) To individuals for non-business purposes
- (b) To individuals and others for business purposes
- (c) Reverse Repurchase Agreements

The amounts reported here are for loans made by Canadian securities subsidiaries that were established business concerns acquired by banks subsequent to changes in the Bank Act in 1987.

10. Allowance for Impairment Related to Group Allowances

The sum of this line plus the sum of the allowance for impairment related to individual allowances as reported in the column must agree with the total allowance for impairment for loans for the reporting period.

Total

The sum of the totals reported in the first four columns less the total of the Allowance for Impairment in the fifth column must agree with Asset 11 on the Balance Sheet.

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AMENDMENT CONTROL LOG

Regional Distribution of Assets and Liabilities

Amendment Number	Effective Date	Page Number	Description
Please note that throughout this Tab, the following changes are all identified by a sidebar:			
1	November 1997	After 20	<u>Delete:</u> ♦ “Cross Revenue of Loans” schedule for reporting periods before December 1994.
2	November 1998	6	<u>Change:</u> ♦ The lines for notice deposits were changed. This correction applies only to page 6.
3	November 1999	1	<u>Add:</u> ♦ Section 600 of the Bank Act (applies to Foreign Bank Branches) <u>Change:</u> ♦ Section 523 of the Bank Act is now Section 628 ♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics
		2 - 8	<u>Add:</u> ♦ Nunavut Territory
4	November 2001	8	<u>Add:</u> ♦ General Allocation Rule (g) for the reporting of internet banking.
5	November 2003	9 - 15	<u>Add:</u> ♦ For business done via the internet, allocate by address of the customer
6	November 2004	6	<u>Add:</u> ♦ Foreign Currency Translation Adjustments

															Total	
	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	N.W.T.	Nun.	Yuk.	In Canada Unallocated		International
3. Fixed-Term Deposits																
(a) Canada																
(b) Provinces																
(c) Deposit-taking institutions																
(d) Individuals																
(i) Tax-sheltered																
(ii) Other																
(e) Others																
4. Cheques and other items in transit (net)																
5. Advances from the Bank of Canada																
6. Acceptances																
7. Liabilities of subsidiaries, other than deposits																
8. Insurance-related liabilities																
9. Other liabilities																
10. Non-controlling interests in subsidiaries																
11. Subordinated Debt																
12. Shareholders' equity																
(a) Preferred shares																
(b) Common shares																
(c) Contributed surplus																
(d) Retained earnings																
(e) Foreign currency translation adjustments																
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY																

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AMENDMENT CONTROL LOG

Unclaimed Balances

Amendment Number	Effective Date	Page Number	Description
Please note that as of November 2002, all changes are highlighted:			
6	November 2004	1, (Appendix)	<u>Delete:</u> ◆ References to Magnetic Tape Cartridges
		(Appendix)	<u>Delete:</u> ◆ Requirement for blocking factor of records on file <u>Add:</u> ◆ Requirement for using ISO 9660 encoding ◆ Magnetic Cartridge Tapes no longer accepted

UNCLAIMED BALANCES REPORT

PURPOSE

This report:

- permits the Superintendent of Financial Institutions to provide public notice of accounts that have not been claimed for a period of nine years;
- provides information on balances that are transferred to the Bank of Canada after not being claimed for ten years.

STATUTORY

Sections 438, 439, 629 and 630 and 557, 558, 602 and 603 of the Bank Act and Sections 424, 425, 496 and 497 of the Trust and Loan Companies Act.

APPLICATION

This return applies to all deposit-taking institutions excluding the *Lending* Foreign Bank Branches.

PUBLICATION

Information from this report is published in a Supplement to Part I of the Canada Gazette institution-by-institution and account-by-account.

FREQUENCY

Annually.

CONTACT PERSON

Provide name and phone number of person to contact regarding any questions about this return.

REPORTING DATES

The report to the Office of the Superintendent of Financial Institutions is to be completed as of December 31, and submitted within 60 days of the reporting year. The report to the Bank of Canada is to be submitted before the end of the reporting year.

WHERE TO SUBMIT

OSFI/Bank of Canada.

SUBMISSION ON MAGNETIC MEDIA

CD Rom or Excel Spreadsheet

Additional information on submission on magnetic media is found in the attached instructions (Appendix 1).

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Section 1 - INTRODUCTION	1
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**Section 2 -
SPECIFICATIONS**

2.1 Magnetic Media	2
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2.3 Fixed Record Format	5
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This document is intended for use by Financial Institutions when filing Unclaimed Balances data in an electronic format with either the Office of the Superintendent of Financial Institutions (OSFI) or the Bank of Canada under Sections 602, 603, 629 and 630 of the Bank Act and Sections 496 and 497 of the Trust and Loan Companies Act.

Data is to be filed annually as of December 31. The deadline for receipt of the data by OSFI is 60 days after the year end. The Bank of Canada must receive the data along with a cheque or draft for the amounts transferred to the Bank by December 31.

Information on accounts over \$100 which have not been claimed for nine years are included in the data transferred to OSFI. **All accounts** unclaimed for a period of ten years are transferred to the Bank of Canada.

The use of magnetic media for the submission of information on unclaimed balances does not relieve the originating financial institution of the current statutory requirements for the maintenance of internal records before and after the transfer of funds to the Bank of Canada.

The preferred medium for filing unclaimed balances data is CD Rom. For small to moderate record volumes (up to 200 items), data may be submitted on microcomputer diskettes. Data filed on magnetic media must meet the specifications set out in section 2 of this document. Files that do not conform to specifications will be returned for correction.

OSFI and the Bank of Canada assume no responsibility for items lost in transit; therefore, a copy of the data submitted should be retained by the originating institution. Diskettes and CD ROMS will not be returned.

* * *

**SPECIFICATIONS FOR THE PROVISION OF
UNCLAIMED BALANCES DATA ON MAGNETIC MEDIA**

Appendix 1

**Section 2 - SPECIFICATIONS
Magnetic Media 2.1**

The CD Rom, magnetic cartridge tape or diskette(s) must be accompanied by a summary which includes the following control totals:

	Interest bearing accounts		Non-interest bearing accounts		Total accounts	
	Up to \$99.99	\$100.00 and over	Up to \$99.99	\$100.00 and over	Up to \$99.99	\$100.00 and over
Total amount	X	X	X	X	X	X
Total number	X	X	X	X	X	X

If a submission is out-of-balance, or if errors are detected, the CD Rom or diskette(s) may be returned to the originating institution for correction and resubmission. If it is determined that the errors are of a minor nature, the originating institution will be notified. In such cases, it may not be necessary to return the magnetic medium for resubmission.

If you have any questions pertaining to the specifications discussed in section 2 of this document, please call one of the following:

Head, Information Processing Unit Office of the Superintendent of Financial Institutions	(613) 990-3591
Operations Manager / Unclaimed Balances Services Bank of Canada	(613) 782-8320

* * *

Media must be labelled externally, indicating the following:

- a) The name of the originating institution
 - b) The contents of the **media** (Unclaimed Balances)
 - c) The sequence number of the **magnetic media** (e.g. 1 of 2)
 - d) The name of recipient institution (OSFI - information on balances unclaimed for 9 years; or Bank of Canada - information on balances unclaimed for 10 years and being transferred to Bank of Canada)
1. **Finalized using ISO 9660 Encoding.**
 2. **We will no longer accept Magnetic Cartridge Tapes.**

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