



**DIFFERENTIAL PREMIUMS BY-LAW**

**REPORTING FORM**

Name of member institution: \_\_\_\_\_

<b>1. CAPITAL ADEQUACY MEASURES</b>
<b>1.1 Assets to Capital Multiple</b>
<p><b>Formula:</b></p> $\frac{\text{Net on- and off - balance sheet assets}}{\text{Total Capital}}$
<p><b>Complete the following:</b></p> $\begin{array}{l} 1.1.1 \text{ _____} = 1.1 \text{ _____} \\ 1.1.2 \text{ _____} \end{array}$
<p><b>Elements</b></p> <p>Use the instructions below to arrive at the elements of the formula.</p> <p>Refer to the <i>Capital Ratio Calculations (CAR 1)</i> and <i>Capital Elements (CAR 2)</i> forms, Volume 1 of the Guidelines, completed in accordance with Guideline A as of the end of the fiscal year ending in the year preceding the filing year.</p>
<p><b>1.1.1 Net On- and Off-Balance Sheet Assets</b></p> <p>Indicate the net on- and off-balance sheet assets as set out for item "W" of the CAR 1 form.</p>
<p><b>1.1.2 Total Capital</b></p> <p>Indicate the total capital as set out for item "E" of the CAR 2 form.</p>
<p><b>1.1.3 Multiple Authorized by the Regulator</b></p> <p>For a federal member institution, indicate the assets to capital multiple authorized by the institution's regulator.</p> <p>For a provincial member institution, indicate the borrowing multiple or non risk-weighted assets multiple authorized by the institution's regulator.</p> <p style="text-align: right;"><b>1.1.3</b> _____</p>

<b>1.2 Tier 1 Risk-Based Capital Ratio (%)</b>
<p><b>Formula:</b></p> $\frac{\text{Tier 1 Capital}}{\text{Total Risk - Weighted Assets}} \times 100$
<p><b>Complete the following:</b></p> $\frac{\mathbf{1.2.1} \text{ _____}}{\mathbf{1.2.2} \text{ _____}} \times 100 = \mathbf{1.2} \text{ _____ \%}$
<p><b>Elements</b></p> <p>Use the instructions below to arrive at the elements of the formula.</p> <p>Refer to the following documents:</p> <p>(a) the <i>Capital Ratio Calculations (CAR 1)</i> and <i>Capital Elements (CAR 2)</i> forms, Volume 1 of the Guidelines, completed in accordance with Guideline A as of the end of the fiscal year ending in the year preceding the filing year; and</p> <p>(b) if the member institution is required by section 15 or 16 of the <i>Canada Deposit Insurance Corporation Differential Premiums By-law</i> to submit the <i>Capital Adequacy Return – Market Risk (CAR – Market Risk)</i>, Reporting Manual, “Capital Adequacy – Market Risk” Tab, that return completed in accordance with that Manual and Part II of Guideline A of the Guidelines as of the fiscal year ending in the year preceding the filing year.</p>
<p><b>1.2.1 Tier 1 Capital</b></p> <p>Indicate the net tier 1 capital as set out for item “D” of the CAR 2 form.</p>
<p><b>1.2.2 Total Risk-Weighted Assets</b></p> <p>If the member institution is required by section 15 or 16 of the <i>Canada Deposit Insurance Corporation Differential Premiums By-law</i> to submit the CAR – Market Risk return, the total risk-weighted assets corresponds to the total adjusted risk-weighted assets as set out for item “J” of the CAR – Market Risk return.</p> <p>If the member institution is not required to do so, it must indicate the total risk-weighted assets as set out for item “C” of the CAR 1 form.</p>

<b>1.3 Total Risk-Based Capital Ratio (%)</b>
<p><b>Formula:</b></p> $\frac{\text{Total Capital}}{\text{Total Risk - weighted Assets}} \times 100$
<p><b>Complete the following:</b></p> $\frac{\mathbf{1.3.1} \text{ _____}}{\mathbf{1.3.2} \text{ _____}} \times 100 = \mathbf{1.3} \text{ _____ \%}$
<p><b>Elements</b></p> <p>Use the instructions below to arrive at the elements of the formula.</p> <p>If the member institution is required by section 15 or 16 of the <i>Canada Deposit Insurance Corporation Differential Premiums By-law</i> to submit the <i>Capital Adequacy Return – Market Risk</i> (CAR – Market Risk), Reporting Manual, “Capital Adequacy – Market Risk” Tab, refer to that return completed in accordance with that Manual and Part II of Guideline A of the Guidelines as of the fiscal year ending in the year preceding the filing year.</p>
<p><b>1.3.1 Total Capital</b></p> <p>If the member institution is required by section 15 or 16 of the <i>Canada Deposit Insurance Corporation Differential Premiums By-law</i> to submit the CAR – Market Risk return, the total capital corresponds to the total eligible capital as set out for item “I” of the CAR – Market Risk return.</p> <p>If not, the member institution must indicate the total capital as determined for element 1.1.2.</p>
<p><b>1.3.2 Total Risk-Weighted Assets</b></p> <p>The total risk-weighted assets as determined for element 1.2.2.</p>
<p><b>1.3.3 Required Total Risk-Based Capital Ratio</b></p> <p>Indicate the total risk-based capital ratio, or other similar ratio using risk-weighted assets, that is required by the member institution’s regulator for that institution.</p> <p>If the regulator does not assign a required ratio, indicate “N/A” (“not applicable”).</p> <p style="text-align: right;"><b>1.3.3</b> _____</p>

<b>Score</b>			
<p>Use the scoring grid below to determine the member institution's capital adequacy score. If all the results for the member institution correspond to the range of results set out opposite a score, that score is the score to be assigned to the institution. If the results for the member institution do not all correspond to the range of results set out opposite a score, the lowest of the scores set out opposite each of the results that correspond to the institution's results is the score to be assigned to the institution.</p>			
<b>Range of Results</b>			
<b>Assets to Capital Multiple</b>	<b>Tier 1 Risk-Based Capital Ratio</b>	<b>Total Risk-Based Capital Ratio</b>	<b>Score</b>
Assets to capital multiple (1.1) is $\leq$ the multiple authorized by the regulator (1.1.3)	Tier 1 risk-based capital ratio (1.2) is $\geq 7\%$	Total risk-based capital ratio (1.3) is:  when the member institution does not indicate "N/A" for the required total risk-based capital ratio (1.3.3) and the required ratio is $> 8\%$ , $\geq 125\%$ of the required ratio and in all other cases, $\geq 10\%$	20
Assets to capital multiple (1.1) is $\leq$ the multiple authorized by the regulator (1.1.3)	Tier 1 risk-based capital ratio (1.2) is $\geq 4\%$ and $< 7\%$	Total risk-based capital ratio (1.3) is:  when the member institution does not indicate "N/A" for the required total risk-based capital ratio (1.3.3) and the required ratio is $> 8\%$ , $\geq 100\%$ and $< 125\%$ of the required ratio and in all other cases, $\geq 8\%$ and $< 10\%$	13
Assets to capital multiple (1.1) is $>$ the multiple authorized by the regulator (1.1.3)	Tier 1 risk-based capital ratio (1.2) is $< 4\%$	Total risk-based capital ratio (1.3) is:  when the member institution does not indicate "N/A" for the required total risk-based capital ratio (1.3.3) and the required ratio is $> 8\%$ , $< 100\%$ of the required ratio and in all other cases, $< 8\%$	0
<b>1.4 Capital Adequacy Score</b>			

## 2. RETURN ON RISK-WEIGHTED ASSETS (%)

### Formula:

$$\frac{\text{Net Income or Loss}}{\left( \begin{array}{l} \text{Total risk - weighted assets as of} \\ \text{the end of the preceding fiscal year} \end{array} + \begin{array}{l} \text{Total risk - weighted assets as of} \\ \text{the end of the fiscal year ending} \\ \text{in the second year preceding the} \\ \text{filing year} \end{array} \right) / 2} \times 100$$

### Complete the following:

$$\frac{2.1 \underline{\hspace{2cm}}}{(2.2 \underline{\hspace{2cm}} + 2.3 \underline{\hspace{2cm}}) / 2} \times 100 = 2 \underline{\hspace{2cm}} \%$$

### Elements

Use the instructions below to arrive at the elements of the formula.

Refer to the following documents:

- (a) the *Consolidated Statement of Income*, Reporting Manual, "Income Statement" Tab, completed in accordance with that Manual as of the fiscal year ending in the year preceding the filing year;
- (b) the *Capital Ratio Calculations* form (CAR 1), Volume 1 of the Guidelines, completed in accordance with Guideline A; and
- (c) if the member institution is required by section 15 or 16 of the *Canada Deposit Insurance Corporation Differential Premiums By-law* to submit the *Capital Adequacy Return – Market Risk* (CAR – Market Risk), Reporting Manual, "Capital Adequacy – Market Risk" Tab, that return completed in accordance with that Manual and Part II of Guideline A of the Guidelines as of the fiscal year ending in the year preceding the filing year.

#### 2.1 Net Income or Loss

The net income or loss (the latter to be reported as a negative number) is the amount set out in item 35 of the *Consolidated Statement of Income*.

#### 2.2 Total Risk-weighted Assets as of the End of the Preceding Fiscal Year

If the member institution is required by section 15 or 16 of the *Canada Deposit Insurance Corporation Differential Premiums By-law* to submit the CAR – Market Risk return, the total risk-weighted assets corresponds to the total adjusted risk-weighted assets as set out for item "J" of that return.

If the member institution is not required to do so, it must indicate the total risk-weighted assets as set out for item "C" of the CAR 1 form.

**2.3 Total Risk-weighted Assets as of the End of the Fiscal Year Ending in the Second Year Preceding the Filing Year**

Calculate the total risk-weighted assets as of the end of the fiscal year ending in the second year preceding the filing year in the same manner as for element 2.2.

If the member institution does not have a fiscal year ending in the second year preceding the filing year, report "zero", unless it is an amalgamated institution described below.

If the member institution is an amalgamated member institution formed by an amalgamation involving one or more member institutions and does not have a fiscal year ending in the second year preceding the filing year, it must report the same amount as for element 2.2.

**Score**

Use the scoring grid below to determine the member institution's score.

<b>Range of results</b>	<b>Score</b>
Return on risk-weighted assets (2) is $\geq 1.15\%$	5
Return on risk-weighted assets (2) is $\geq 0.75\%$ and $< 1.15\%$	3
Return on risk-weighted assets (2) is $< 0.75\%$ or a negative number (where 2.1 is a negative number)	0
<b>2.4 Return on risk-weighted assets score</b>	

### 3. MEAN ADJUSTED NET INCOME VOLATILITY

If a member institution has been operating as a member institution for less than five fiscal years consisting of at least 12 months each (with the fifth fiscal year ending in the year preceding the filing year), it must indicate "N/A" ("not applicable") for elements 3, 3.1, 3.2 and 3.8 and fill in any of elements 3.3 to 3.7 that apply to it.

If a member institution formed by an amalgamation involving only one member institution has been operating as a member institution for less than three fiscal years consisting of at least 12 months each (with the third fiscal year ending in the year preceding the filing year), in addition to filling in the applicable elements as an amalgamated member institution, it must also fill in the applicable elements for the amalgamating member institution.

If a member institution formed by an amalgamation involving two or more member institutions has been operating as a member institution for less than three fiscal years consisting of at least 12 months each (with the third fiscal year ending in the year preceding the filing year), it must indicate "N/A" ("not applicable") for elements 3, 3.1, 3.2 and 3.8 and fill in any of elements 3.3 to 3.7 that apply to it.

**Formula:**

$$\frac{\text{Semi - deviation of the net income or loss}}{\text{Mean net income or loss}}$$

**Complete the following:**

$$\frac{3.1 \text{ _____}}{3.2 \text{ _____}} = 3 \text{ _____}$$

**Elements**

Use the instructions below to arrive at the elements of the formula.

**3.1 Semi-deviation of the Net Income or Loss**

Determine the semi-deviation of the net income or loss using the formula

$$\sqrt{\frac{((3.3 - 3.2)^2 + (3.4 - 3.2)^2 + (3.5 - 3.2)^2 + (3.6 - 3.2)^2 + (3.7 - 3.2)^2)}{(n - 1)}}$$

If 3.3 is  $\geq$  3.2, indicate "0" for (3.3 – 3.2), otherwise calculate as indicated.

If 3.4 is  $\geq$  3.2, indicate "0" for (3.4 – 3.2), otherwise calculate as indicated.

If 3.5 is  $\geq$  3.2, indicate "0" for (3.5 – 3.2), otherwise calculate as indicated.

If 3.6 is  $\geq$  3.2, indicate "0" for (3.6 – 3.2), otherwise calculate as indicated.

If 3.7 is  $\geq$  3.2, indicate "0" for (3.7 – 3.2), otherwise calculate as indicated.

If a member institution has been operating as a member institution for seven or more fiscal years consisting of at least 12 months each, "n" will be equal to 5.

If a member institution has been operating as a member institution for six fiscal years consisting of at least 12 months each, "+ (3.7 – 3.2)<sup>2</sup>" must be removed from the formula and "n" will be equal to 4.

If a member institution has been operating as a member institution for five fiscal years consisting of at least 12 months each, "+ (3.6 – 3.2)<sup>2</sup> + (3.7 – 3.2)<sup>2</sup>" must be removed from the formula and "n" will be equal to 3.

### 3.2 Mean Net Income or Loss

Determine the mean net income or loss (the latter to be reported as a negative number) using the formula

$$\frac{(3.3 + 3.4 + 3.5 + 3.6 + 3.7)}{n}$$

If a member institution has been operating as a member institution for seven or more fiscal years consisting of at least 12 months each, "n" will be equal to 5.

If a member institution has been operating as a member institution for six fiscal years consisting of at least 12 months each, "+ 3.7" must be removed from the formula and "n" will be equal to 4.

If a member institution has been operating as a member institution for five fiscal years consisting of at least 12 months each, "+ 3.6 + 3.7" must be removed from the formula and "n" will be equal to 3.

### Net income or loss (the latter to be reported as a negative number) after tax for each of the last five fiscal years.

Indicate the net income or loss as determined for element 2.1 for the fiscal year ending in the year preceding the filing year.

3.3 \_\_\_\_\_

Indicate the net income or loss after tax from the audited financial statements for the fiscal year preceding the fiscal year referred to in element 3.3.

3.4 \_\_\_\_\_

Indicate the net income or loss after tax from the audited financial statements for the fiscal year preceding the fiscal year referred to in element 3.4.

3.5 \_\_\_\_\_

Indicate the net income or loss after tax from the audited financial statements for the fiscal year preceding the fiscal year referred to in element 3.5.

3.6 \_\_\_\_\_

Indicate the net income or loss after tax from the audited financial statements for the fiscal year preceding the fiscal year referred to in element 3.6.

3.7 \_\_\_\_\_

Indicate the number of fiscal years that the member institution has been operating as a member institution (if less than 7)

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***A member institution must report net income or loss for the last five fiscal years.***

***If a member institution has been operating as a member institution for less than three fiscal years of at least 12 months each and it is a member institution formed by an amalgamation involving only one member institution, it must report the net income or loss of the amalgamating member institution for the three fiscal years or less preceding the amalgamation, as applicable.***

***If a member institution has been operating as a member institution for less than five fiscal years of at least 12 months each, it must report "N/A" ("not applicable") for the elements corresponding to the fiscal years for which it was not operating as a member institution.***

<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of Results</b>	<b>Score</b>
Mean adjusted net income volatility (3) is $\geq 0$ and $\leq 0.4$	5
Mean adjusted net income volatility (3) is $> 0.4$ and $\leq 1.0$	3
Mean adjusted net income volatility (3) is $> 1.0$	0
Mean adjusted net income volatility (3) is negative or the mean net income or loss (3.2) is "zero"	0
<b>3.8 Mean adjusted net income volatility score</b>	

<b>4. STRESS-TESTED NET INCOME</b>	
If a member institution has reported "N/A" ("not applicable") in element 3.8, it must report "N/A" for elements 4A, 4B and 4.3.	
<b>Formulas:</b> $\left( \begin{array}{c} \text{Net income} \\ \text{or loss} \end{array} \right) - \left( 1.4 \times \begin{array}{c} \text{Semi - deviation of} \\ \text{the net income or loss} \end{array} \right) = \left( \begin{array}{c} \text{Stress - tested net income} \\ \text{using 1.4 semi - deviations} \end{array} \right)$ $\left( \begin{array}{c} \text{Net income} \\ \text{or loss} \end{array} \right) - \left( 2.8 \times \begin{array}{c} \text{Semi - deviation of} \\ \text{the net income or loss} \end{array} \right) = \left( \begin{array}{c} \text{Stress - tested net income} \\ \text{using 2.8 semi - deviations} \end{array} \right)$	
<b>Complete the following:</b> <b>Stress-tested net income using 1.4 semi-deviations:</b> $4.1 \text{ _____} - (1.4 \times 4.2 \text{ _____}) = 4A \text{ _____}$ <b>Stress-tested net income using 2.8 semi-deviations:</b> $4.1 \text{ _____} - (2.8 \times 4.2 \text{ _____}) = 4B \text{ _____}$	
<b>Elements</b>	
Use the instructions below to arrive at the elements of the formulas.	
<b>4.1 Net Income or Loss</b>	
Net income or loss as determined for element 2.1.	
<b>4.2 Semi-deviation of the Net Income or Loss</b>	
The semi-deviation of the net income or loss as determined for element 3.1.	
<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of Results</b>	<b>Score</b>
Stress-tested net income using 2.8 semi-deviations (4B) is $\geq 0$	5
Stress-tested net income using 1.4 semi-deviations (4A) is $\geq 0$ , but Stress-tested net income using 2.8 semi-deviations (4B) is $< 0$	3
Stress-tested net income using 1.4 semi-deviations (4A) is $< 0$	0
<b>4.3 Stress-tested net income score</b>	

<b>5. EFFICIENCY RATIO (%)</b>	
<b>Formula:</b>	$\frac{\text{Total non - interest expenses}}{\text{Net interest income} + \text{Non - interest income}} \times 100$
<b>Complete the following:</b>	$\frac{5.1 \underline{\hspace{2cm}}}{5.2 \underline{\hspace{2cm}} + 5.3 \underline{\hspace{2cm}}} \times 100 = 5 \underline{\hspace{2cm}} \%$
<b>Elements:</b>	Use the instructions below to arrive at the elements of the formula.  Refer to the <i>Consolidated Statement of Income</i> , Reporting Manual, "Income Statement" Tab, completed in accordance with that Manual for the fiscal year ending in the year preceding the filing year.
<b>5.1 Total Non-Interest Expenses</b>	Indicate the total non-interest expenses, as set out for item 27 of the <i>Consolidated Statement of Income</i> , less any charges for impairment included under items 26(l)(i) and (ii) of that Statement.
<b>5.2 Net Interest Income</b>	Determine the net interest income by adding (a) and (b):  (a) Net interest income as set out for item 15 of the <i>Consolidated Statement of Income</i> _____ (b) Taxable equivalent adjustment (if any) _____  Total (insert as element 5.2 of the formula) _____
<b>5.3 Non-Interest Income</b>	Determine the non-interest income by adding (a) and (b):  (a) Non-interest income as set out for item 22 of the <i>Consolidated Statement of Income</i> _____ (b) Taxable equivalent adjustment (if any) _____  Total (insert as element 5.3 of the formula) _____

<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of Results</b>	<b>Score</b>
Efficiency ratio (5) is $\geq 0$ or $\leq 65\%$	5
Efficiency ratio (5) is $> 65\%$ and $\leq 85\%$	3
Efficiency ratio (5) is $> 85\%$ or a negative number	0
<b>5.4 Efficiency ratio score</b>	

<p><b>6. NET IMPAIRED ASSETS (INCLUDING NET UNREALIZED LOSSES ON SECURITIES) TO TOTAL CAPITAL (%)</b></p>
<p><b>Formula:</b></p> $\frac{\text{Net impaired on - balance sheet assets} + \text{Net impaired off - balance sheet assets} + \text{Net unrealized losses on securities}}{\text{Total Capital}} \times 100$
<p><b>Complete the following:</b></p> $\frac{6.1 \underline{\hspace{2cm}} + 6.2 \underline{\hspace{2cm}} + 6.3 \underline{\hspace{2cm}}}{6.4 \underline{\hspace{2cm}}} \times 100 = 6 \underline{\hspace{2cm}} \%$
<p><b>Elements</b></p> <p>Use the instructions below to arrive at the elements of the formula. Refer to the following documents:</p> <p>(a) the <i>Return of Impaired Assets</i>, Reporting Manual, “Impaired Assets” Tab, completed in accordance with that Manual as of the end of the fiscal year ending in the year preceding the filing year; and</p> <p>(b) Section IV of the <i>Securities Report</i>, Reporting Manual, “Securities” Tab, completed in accordance with that Manual as of the end of the fiscal year ending in the year preceding the filing year.</p>
<p><b>6.1 Net Impaired On-Balance Sheet Assets</b></p> <p>Indicate the net impaired on-balance sheet assets as set out for the total of the column “Carrying Amount” in the <i>Return of Impaired Assets</i>. If the result is negative, report “zero”.</p>
<p><b>6.2 Net Impaired Off-Balance Sheet Assets</b></p> <p>Calculate the net impaired off-balance sheet assets by subtracting the total of the column “Specific allowance for impairment” in Table 6A from the total of the column “Credit equivalent” in that Table. If the result is negative, report “zero”.</p>
<p><b>6.3 Unrealized Losses on Securities</b></p> <p>Indicate the unrealized losses on investment book securities set out in the column “Total” for item 7 (Unrealized gain/loss on investment book securities) of Section I – Memo Items of the <i>Consolidated Monthly Balance Sheet</i>. If the result is a gain, report “zero”.</p>
<p><b>6.4 Total Capital</b></p> <p>Total capital as determined for element 1.1.2.</p>

Table 6A – Impaired Off-Balance Sheet Assets

(Complete Table 6A as of the end of the fiscal year ending in the year preceding the filing year, referring to Guideline A, Capital Adequacy Requirements, of the Guidelines.)

<b>Impaired Instruments</b>	<b>Notional principal amount a</b>	<b>Credit conversion factor b</b>	<b>Credit equivalent (a x b)</b>	<b>Specific allowance for impairment</b>
Direct credit substitutes		100%		
Transaction-related contingents		50%		
Short-term self-liquidating trade-related contingents		20%		
Sale & repurchase agreements		100%		
Forward asset purchases		100%		
Forward forward deposits		100%		
Other commitments with certain drawdown		100%		
NIFs & RUFs		50%		
Other commitments		0%		
		50%		
<b>Impaired OTC Derivative Contracts</b>				
Interest rate contracts			*	
Foreign exchange & gold contracts			*	
Equity-linked contracts			*	
Precious metals (other than gold) contracts			*	
Other commodity contracts			*	
		<b>Total</b>		
			Use these totals to calculate element 6.2	

\*Fill in the total amounts of the contracts under the heading "Credit equivalent amount" from Table 6B.

Table 6B – Impaired OTC Derivative Contracts

(Complete Table 6B as of the end of the fiscal year ending in the year preceding the filing year, referring to Guideline A, Capital Adequacy Requirements, of the Guidelines.)

<b>Impaired OTC Derivative Contracts</b> (in thousands of dollars)	<b>Interest rate contracts</b>	<b>Foreign exchange &amp; gold contracts</b>	<b>Equity linked contracts</b>	<b>Precious metals (other than gold) contracts</b>	<b>Other commodity contracts</b>
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**Replacement cost (market value)**

**a. Contracts held for trading purposes**  
(all contracts before permissible netting)

Gross positive replacement cost					
Gross negative replacement cost					

**b. Contracts held for other than trading**  
(all contracts before permissible netting)

Gross positive replacement cost					
Gross negative replacement cost					

**c. Contracts subject to permissible netting**  
(included in a and b above)

Gross positive replacement cost					
Gross negative replacement cost					
Net positive replacement cost					

**d. Total contracts – after permissible netting**

Gross positive replacement cost					
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**Potential credit exposure**

Contracts not subject to permissible netting					
Contracts subject to permissible netting					

**Credit equivalent amount**

(after taking into account collateral and guarantees)

Contracts not subject to permissible netting					
Contracts subject to permissible netting					

<b>Total Impaired OTC Derivative Contracts</b> (carry forward to “Credit equivalent” column in Table 6A)					
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<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of results</b>	<b>Score</b>
Net impaired assets (including net unrealized losses on securities) to total capital (6) is < 20%	5
Net impaired assets (including net unrealized losses on securities) to total capital (6) is $\geq$ 20% and < 40%	3
Net impaired assets (including net unrealized losses on securities) to total capital (6) is $\geq$ 40%	0
<b>6.5 Net impaired assets (including net unrealized losses on securities) to total capital score</b>	



## 7. THREE-YEAR MOVING AVERAGE ASSET GROWTH (%)

If a member institution has been operating as a member institution for less than six fiscal years consisting of at least 12 months each (with the sixth fiscal year ending in the year preceding the filing year), it must indicate "N/A" ("not applicable") for element 7 but still fill in any of elements 7.1 to 7.4 that apply to it.

If a member institution formed by an amalgamation involving only one member institution has been operating as a member institution for less than four fiscal years consisting of at least 12 months each (with the fourth fiscal year ending in the year preceding the filing year), in addition to filling in the applicable elements as an amalgamated member institution, it must also fill in the applicable elements for the amalgamating member institution.

If a member institution formed by an amalgamation involving two or more member institutions has been operating as a member institution for less than four fiscal years consisting of at least 12 months each (with the fourth fiscal year ending in the year preceding the filing year), it must indicate "N/A" ("not applicable") for elements 7 and 7.5 but fill in any of elements 7.1 to 7.4 that apply to it.

If a member institution acquires assets in the fiscal year ending in the year preceding the filing year as a result of a merger with or the acquisition of a regulated deposit-taking institution or as a result of the acquisition of the deposit-taking business of a regulated institution, and the value of those acquired assets on the date of their acquisition exceeds 10% of the value of the consolidated assets of the member institution immediately before that merger or acquisition, the member institution must include the value of those acquired assets in elements 7.1 to 7.3.

### Formula:

$$\left( \left[ \frac{\text{Assets Year 2} + \text{Assets Year 3} + \text{Assets Year 4}}{3} \right] - \left[ \frac{\text{Assets Year 1} + \text{Assets Year 2} + \text{Assets Year 3}}{3} \right] - 1 \right) \times 100$$

### Complete the following:

$$\left( \left[ \frac{7.2 \underline{\hspace{2cm}} + 7.3 \underline{\hspace{2cm}} + 7.4 \underline{\hspace{2cm}}}{3} \right] - \left[ \frac{7.1 \underline{\hspace{2cm}} + 7.2 \underline{\hspace{2cm}} + 7.3 \underline{\hspace{2cm}}}{3} \right] - 1 \right) \times 100 = 7 \underline{\hspace{2cm}}$$

### Elements

Use the instructions below to arrive at the elements of the formula.

Refer to Section I of the *Consolidated Monthly Balance Sheet*, Reporting Manual, "Balance Sheet" Tab, completed in accordance with that Manual as of the end of the fiscal year indicated below and to the *Capital Ratio Calculations* (CAR 1), Volume 1 of the Guidelines completed in accordance with Guideline A as at the end of the fiscal year indicated below.

**Assets for Years 1 to 4**

The total of

(a) the amount set out at the Total Assets line in the column “Total” of Section I of the *Consolidated Monthly Balance Sheet*;

(b) the total of the amounts set out in the column “Total” for items 3(a)(i)(A)(I) to (IX) (Securitized Assets – Off-Balance Sheet – Institution’s own assets – Traditional securitizations) of Section I – Memo Items of the *Consolidated Monthly Balance Sheet*;

(c) the amount of off-balance sheet exposures set out for item “B” of the CAR 1 form; and

(d) if applicable, the value of assets, acquired by the member institution in the fiscal year ending in the year preceding the filing year as a result of a merger or acquisition referred to in the fourth paragraph under the heading “THREE-YEAR MOVING AVERAGE ASSET GROWTH (%)”, for Years 1, 2 and 3 below, where the value of those assets on the date of their acquisition exceeds 10% of the value of the consolidated assets of the member institution immediately before that merger or acquisition.

Year 1: as of the end of the fiscal year ending in the fourth year preceding the filing year  
7.1 \_\_\_\_\_

Year 2: as of the end of the fiscal year ending in the third year preceding the filing year  
7.2 \_\_\_\_\_

Year 3: as of the end of the fiscal year ending in the second year preceding the filing year  
7.3 \_\_\_\_\_

Year 4: as of the end of the fiscal year ending in the first year preceding the filing year  
7.4 \_\_\_\_\_

**Indicate the number of fiscal years consisting of at least 12 months that the member institution has been operating as a member institution (if less than six)**

\_\_\_\_\_

***A member institution must report assets for the last four fiscal years.***

***If a member institution has been operating as a member institution for less than four fiscal years of at least 12 months each and it is a member institution formed by an amalgamation involving only one member institution, it must report the assets of the amalgamating member institution for the four fiscal years or less preceding the amalgamation, as applicable.***

***If a member institution has been operating as a member institution for less than four fiscal years consisting of at least 12 months each, it must indicate “N/A” (“not applicable”) for the elements corresponding to the fiscal years for which it was not operating as a member institution.***

<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of Results</b>	<b>Score</b>
Three-year moving average asset growth is $\leq$ 20% (including negative results)	5
Three-year moving average asset growth is $>$ 20% but $\leq$ 40%	3
Three-year moving average asset growth is $>$ 40%	0
<b>7.5 Three-year moving average asset growth score</b>	

## 8. REAL ESTATE ASSET CONCENTRATION

### Threshold Formula:

$$\frac{\text{Total Mortgage Loans}}{\text{Total Mortgage Loans} + \text{Total Non-Mortgage Loans} + \text{Total Securities} + \text{Total Acceptances}} \times 100$$

### Complete the following:

$$\frac{8.1 \underline{\hspace{2cm}}}{8.1 \underline{\hspace{2cm}} + 8.2 \underline{\hspace{2cm}} + 8.3 \underline{\hspace{2cm}} + 8.4 \underline{\hspace{2cm}}} \times 100 = \underline{\hspace{2cm}}\%$$

### Elements

Use the instructions below to arrive at the elements of the threshold formula.

Refer to Section I of the *Consolidated Monthly Balance Sheet*, Reporting Manual, "Balance Sheet" Tab, completed in accordance with that Manual as of the end of the fiscal year ending in the year preceding the filing year.

#### 8.1 Total Mortgage Loans

The total mortgage loans is the total of the amounts set out in the column "Total" for item 12 (Mortgages, less allowance for impairment) of Section I of the *Consolidated Monthly Balance Sheet*, before deducting any allowance for impairment.

#### 8.2 Total Non-Mortgage Loans

The total non-mortgage loans is the total of the amounts set out in the column "Total" for paragraphs (a) to (e), (g) and (h) of item 11 (Non-Mortgage Loans, less allowance for impairment) of Section I of the *Consolidated Monthly Balance Sheet*.

#### 8.3 Total Securities

The total securities is the total of the amounts set out in the column "Total" for item 7 (Securities issued by Canada; Securities guaranteed by Canada), item 8 (Securities issued or guaranteed by a Canadian province), item 9 (Securities issued or guaranteed by a Canadian municipal or school corporation) and item 10 (Other securities, less allowance for impairment) of Section I of the *Consolidated Monthly Balance Sheet*.

#### 8.4 Total Acceptances

The total acceptances is the total of the amounts set out in the column "Total" for item 13 (Customers' liability under acceptances, less allowance for impairment) of Section I of the *Consolidated Monthly Balance Sheet*.

If the result of the threshold formula is less than 10%, score five for element 8.5 and do not complete the rest of section 8.

If that result is greater than or equal to 10%, complete the rest of section 8.

**Fill in Table 8 using the definitions and instructions below.**

Refer to Section III of the *Mortgage Loans Report*, Reporting Manual, "Mortgage Loans" Tab, completed in accordance with that Manual as of the end of the fiscal year ending in the year preceding the filing year. A member institution may complete these calculations using the information reported in the Mortgage Loans Report filed at its year-end or, if not filed at its year-end, at the calendar quarter-end preceding that year-end.

**Fill in Table 8 for each of the following types of mortgages.**

**Residential Properties Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the instructions in the Reporting Manual.

Calculate the total mortgage loans of this type by adding together the amounts set out for "Total Residential" in the columns "Insured Gross Mortgage Loans Outstanding" and "Uninsured Gross Mortgage Loans Outstanding", respectively, in the first Table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

**Land Banking and Development Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the instructions in the Reporting Manual.

Calculate the total mortgage loans of this type by adding together the amounts set out for item 1(b)(ii)(C) (Land Banking & Development) in the columns "Insured Gross Mortgage Loans Outstanding" and "Uninsured Gross Mortgage Loans Outstanding", respectively, in the first table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

**Hotel and Motel Properties Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the instructions in the Reporting Manual.

Calculate the total mortgage loans of this type by adding together the amounts set out for item 1(b)(ii)(E) (Hotels/Motels) in the columns "Insured Gross Mortgage Loans Outstanding" and "Uninsured Gross Mortgage Loans Outstanding", respectively, in the first table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

**Industrial Properties Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the Reporting Manual.

Calculate the total mortgage loans of this type by adding together the amounts set out for item 1(b)(ii)(D) (Industrial Buildings) in the columns "Insured Gross Mortgage Loans Outstanding" and "Uninsured Gross Mortgage Loans Outstanding", respectively, in the first table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

### **Single Family Dwelling Properties Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the Reporting Manual.

Calculate the total mortgage loans of this type by adding together the amounts set out for item 1(a)(i) (Single Detached) and item 1(a)(ii)(A) (Condominiums) in the columns "Insured Gross Mortgage Loans Outstanding" and "Uninsured Gross Mortgage Loans Outstanding", respectively, in the first table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

### **Residential Interim Construction Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the Reporting Manual.

Calculate the total mortgage loans of this type by adding together the amounts set out for the element "Of Which Residential Interim Construction Mortgages" in the columns "Insured Gross Mortgage Loans Outstanding" and "Uninsured Gross Mortgage Loans Outstanding", respectively, in the first table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

### **Second or Subsequent Mortgage Loans**

Mortgage loans of this type, secured by properties located in Canada, are to be classified in accordance with the Reporting Manual.

The total mortgage loans of this type is the amount set out for item 1 (Second and Subsequent Mortgages) in the column "Amounts Outstanding" in the second table of Section III of the *Mortgage Loans Report*, before deducting any allowance for impairment.

### **Real Estate Under Power of Sale or Foreclosed Properties**

Properties of this type, located in Canada, are to be classified in accordance with the Reporting Manual.

Calculate by adding together

(a) for foreclosed properties located in Canada the amount set out in the column "Total" for items 5(a)(iii)a) (Real estate) of Section I - Memo Items of the *Consolidated Monthly Balance Sheet* less the amount set out for that item in the column "Foreign Currency"; and

(b) the total amount of the book value of all properties located in Canada that are subject to a power of sale.

**Table 8**

<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
<b>Type</b>	<b>Amount</b>	<b>Percentage of Total Mortgage Loans</b> (Amount from column B ÷ Total Mortgage Loans*) x 100	<b>Range of Results</b>	<b>Score**</b>
Residential Properties Mortgage Loans			< 50% = 0 ≥ 50% and < 75% = 3 ≥ 75% = 5	
Land Banking and Development Mortgage Loans			> 7% = 0 > 5% and ≤ 7% = 3 ≤ 5% = 5	
Hotel and Motel Properties Mortgage Loans			> 10% = 0 > 5% and ≤ 10% = 3 ≤ 5% = 5	
Industrial Properties Mortgage Loans			> 15% = 0 > 10% and ≤ 15% = 3 ≤ 10% = 5	
Single Family Dwelling Properties Mortgage Loans			< 35% = 0 ≥ 35% and < 50% = 3 ≥ 50% = 5	
Residential Interim Construction Mortgage Loans			> 8% = 0 > 5% and ≤ 8% = 3 ≤ 5% = 5	
Second or Subsequent Mortgage Loans			> 10% = 0 > 5% and ≤ 10% = 3 ≤ 5% = 5	
Real Estate Under Power of Sale or Foreclosed Properties			> 8% = 0 > 5% and ≤ 8% = 3 ≤ 5% = 5	

\* "Total Mortgage Loans" used in the calculation in column C must correspond to the amount of the Total Mortgage Loans determined for element 8.1.

\*\* Fill in the score in column E for a type of mortgage loan or property set out in column A that corresponds to the percentage set out in column C, in accordance with the appropriate range set out in column D.

<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of Results</b>	<b>Score</b>
Lowest score in Column E of Table 8 is 0	0
Lowest score in Column E of Table 8 is 3	3
All scores in Column E of Table 8 are 5	5
Result of the threshold formula is <10% of Total Assets	5
<b>8.5 Real Estate Asset Concentration Score</b>	



<p><b>9. AGGREGATE COMMERCIAL LOAN CONCENTRATION RATIO (%)</b></p>
<p>If the result of the threshold formula in section 8 is greater than 90%, indicate a score of five for element 9.4 and do not complete section 9.</p> <p>If the result of the threshold formula in section 8 is equal to or less than 90%, complete section 9.</p>
<p><b>Formula:</b></p> $\frac{\text{Aggregate Commercial Loan Concentration}}{\text{Total Capital}} \times 100$
<p><b>Complete the following:</b></p> $\frac{9.1 \underline{\hspace{2cm}}}{9.2 \underline{\hspace{2cm}}} \times 100 = 9 \underline{\hspace{2cm}} \%$
<p><b>Elements</b></p> <p>Refer to Section 6 of the <i>Non-Mortgage Loan Report</i>, Reporting Manual, "Non-Mortgage Loans" Tab. Use the instructions below to arrive at the elements of the formula. A member institution may complete these calculations using the information reported in the <i>Non-Mortgage Loan Report</i> filed at its year-end or, if not filed at its year-end, at the calendar quarter-end preceding that year-end.</p>
<p><b>9.1 Aggregate Commercial Loan Concentration</b></p> <p>The aggregate commercial loan concentration is the total of column B in Table 9, expressed in thousands of dollars.</p>
<p><b>9.2 Total Capital</b></p> <p>The total capital as determined for element 1.1.2, expressed in thousands of dollars.</p>
<p><b>Fill in Table 9 following the instructions and using the definitions below.</b></p>
<p>Fill in Table 9 by reporting for each industry sector the total of the commercial loans held by the member institution in respect of all persons operating in that sector, using consolidated financial information.</p>
<p><b>Loans</b></p> <p>Loans are as described in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Person</b></p> <p>Means a natural person or an entity.</p>

<p><b>Entity</b></p> <p>Has the same meaning as in section 2 of the <i>Bank Act</i>.</p>
<p><b>Industry Sectors</b></p> <p>For the purpose of completing Table 9, commercial loans shall be grouped according to the classifications used for completing the <i>Non-Mortgage Loan Report</i> and using the 12 industry sectors in the list below.</p>
<p><b>Industry Sector List</b></p>
<p>Calculate the commercial loans for each of the industry sectors in accordance with the following list and insert the total on the appropriate line in column A in Table 9. Refer to the <i>Non-Mortgage Loan Report</i>, Reporting Manual, “Non-Mortgage Loans” Tab.</p>
<p><b>Agriculture</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(i) (Agriculture) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Fishing &amp; Trapping</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(ii) (Fishing &amp; Trapping) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Logging &amp; Forestry</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(iii) (Logging &amp; Forestry) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Mining, Quarrying &amp; Oil Wells</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(iv) (Mining, Quarrying &amp; Oil Wells) in the <i>Non-Mortgage Loan Report</i>.</p>

<p><b>Manufacturing</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(v) (Manufacturing) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Construction / Real Estate</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(vi) (Construction / Real Estate) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Transportation, Communication &amp; Other Utilities</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(vii) (Transportation, Communication &amp; Other Utilities) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Wholesale Trade</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(viii) (Wholesale Trade) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Retail</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(ix) (Retail) in the <i>Non-Mortgage Loan Report</i>.</p>
<p><b>Service</b></p> <p>Commercial loans of this type are to be classified in accordance with the Reporting Manual.</p> <p>Calculate the total by adding together the amounts in the columns “Resident, Loan Balances, TC” and “Non-Resident, Loan Balances, TC” and subtracting the amount in the column “Total, Allowance for Impairment, TC” all as set out for item 6.(b)(x) (Service) in the <i>Non-Mortgage Loan Report</i>.</p>

**Multiproduct Conglomerates**

Commercial loans of this type are to be classified in accordance with the Reporting Manual.

Calculate the total by adding together the amounts in the columns "Resident, Loan Balances, TC" and "Non-Resident, Loan Balances, TC" and subtracting the amount in the column "Total, Allowance for Impairment, TC" all as set out for item 6.(b)(xi) (Multiproduct Conglomerates) in the *Non-Mortgage Loan Report*.

**Others (Private Not for Profit Institutions, Religious, Health & Educational Institutions)**

Commercial loans of this type are to be classified in accordance with the Reporting Manual.

Calculate the total by adding together the amounts in the columns "Resident, Loan Balances, TC" and "Non-Resident, Loan Balances, TC" and subtracting the amount in the column "Total, Allowance for Impairment, TC" all as set out for item 6.(b)(xii) (Others (Private Not for Profit Institutions, Religious, Health & Educational Institutions)) in the *Non-Mortgage Loan Report*.

**Table 9**

<b>Instructions</b>		
Insert 10% of total capital as determined for element 1.1.2: <b>9.3</b> _____		
In column A below, report the amount calculated in accordance with the instructions for each industry sector.		
In column B below, for each industry sector that has an amount reported in column A that		
(a) exceeds the amount reported at element 9.3, report the amount by which it exceeds the amount reported at element 9.3; and		
(b) does not exceed the amount reported at element 9.3, report "zero".		
<b>Industry Sector</b>	<b>Column A</b>	<b>Column B</b> Column A minus element 9.3 If negative, report "0"
Agriculture		
Fishing & Trapping		
Logging & Forestry		
Mining, Quarrying & Oil Wells		
Manufacturing		
Construction / Real Estate		
Transportation, Communication & Other Utilities		
Wholesale Trade		
Retail		
Service		
Multiproduct Conglomerates		
Others (Private Not for Profit Institutions, Religious, Health & Educational Institutions		
<b>Total of Column B</b>		
		Carry total of column B forward to element 9.1

<b>Score</b>	
Use the scoring grid below to determine the member institution's score.	
<b>Range of Results</b>	<b>Score</b>
Result of the threshold formula in section 8 is > 90%	5
Aggregate commercial loan concentration ratio (9) is < 150%	5
Aggregate commercial loan concentration ratio (9) is $\geq$ 150% and < 350%	3
Aggregate commercial loan concentration ratio (9) is $\geq$ 350%	0
<b>9.4 Aggregate commercial loan concentration ratio score</b>	

<b>10. TOTAL QUANTITATIVE SCORE</b>		
Using the scores from each of the preceding sections, fill in the scoring grid below to determine the total quantitative score.		
<b>Factor</b>	<b>Element</b>	<b>Score</b>
Capital Adequacy	1.4	
Return on Risk-Weighted Assets	2.4	
Mean Adjusted Net Income Volatility	3.8	
Stress-tested Net Income	4.3	
Efficiency Ratio	5.4	
Net Impaired Assets (Including Net Unrealized Losses on Securities) to Total Capital	6.5	
Three-Year Moving Average Asset Growth	7.5	
Real Estate Asset Concentration	8.5	
Aggregate Commercial Loan Concentration Ratio	9.4	
	<b>Subtotal</b>	
<p>If elements 3.8, 4.3 and 7.5 are all "N/A", fill in the result determined in accordance with the following formula:</p> <p style="text-align: center;"><math>(\text{Subtotal} / 45) \times 15</math></p> <p>If none of elements 3.8, 4.3 and 7.5 are "N/A", fill in "zero"</p> <p>If only element 7.5 is "N/A", fill in the result determined in accordance with the following formula:</p> <p style="text-align: center;"><math>(\text{Subtotal} / 55) \times 5</math></p>		
<b>Total Quantitative Score</b>		

The information provided in this Reporting Form is based on:

\_\_\_\_\_ audited financial statements

\_\_\_\_\_ unaudited financial statements

**Certification**

The Chief Financial Officer, or other authorized officer,

\_\_\_\_\_  
*(Name of Officer)*

by submitting this Reporting Form to the Canada Deposit Insurance Corporation, certifies that the information provided in this Reporting Form is correct and that it has been completed in accordance with the *Canada Deposit Insurance Corporation Differential Premiums By-law*.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Member Institution