Office of the Superintendent
of Financial Institutions Canada

CAPITAL ADEQUACY RETURN - MARKET RISK

AS AT (DATE)

RETURN NO. INST. N/C YEAR MONTH DAY

| SIF | M3 | | | | | | |

Name of Institution

As at Date

(IN THOUSANDS OF DOLLARS)

SECTION I - CAPITAL RATIO CALCULATION

MINIMUM CAPITAL REQUIRED FOR MARKET RISK:					
STANDARDIZED APPROACH					
INTEREST RATE POSITION RISK			3930		
EQUITIES POSITION RISK			3931		
FOREIGN EXCHANGE RISK			3932		
COMMODITIES RISK			3933		
OPTIONS:					
- INTEREST RATE			3934		
- EQUITIES			3935		
- FOREIGN EXCHANGE			3936		
- COMMODITIES			3937		
ACCEPTABLE INTERNAL MODEL					
AGGREGATE VALUE AT RISK REQUIREMENT (LINE Q FROM SECTION 1A)			3938		
TOTAL MINIMUM CAPITAL REQUIRED FOR MARKET RISK			3939		**A**
MINIMUM CAPITAL REQUIRED FOR CAPITAL RISK					
TOTAL RISK-WEIGHTED ASSETS PER CAR 1, LINE C			3940		**B**
RISK-WEIGHTED BALANCE SHEET ASSETS IN CAR SUBJECT TO SPECIFIC RISK	**BALANCE**		**RISK-WEIGHTED**		
- DEPOSITS WITH REGULATED FINANCIAL INSTITUTIONS RISK-WEIGHTED 0%	4467				
- DEPOSITS WITH REGULATED FINANCIAL INSTITUTIONS RISK-WEIGHTED 20%	4468		4470		
- DEPOSITS WITH REGULATED FINANCIAL INSTITUTIONS RISK-WEIGHTED 100%	4469		4471		
- DEBT SECURITIES RISK-WEIGHTED 0%	3941				
- DEBT SECURITIES RISK-WEIGHTED 20%	3942		3950		
- DEBT SECURITIES RISK-WEIGHTED 50%	3943		3951		
- DEBT SECURITIES RISK-WEIGHTED 100%	3944		3952		
- EQUITY SECURITIES RISK-WEIGHTED 20%	3945		3953		
- EQUITY SECURITIES RISK-WEIGHTED 50%	3946		3954		
- EQUITY SECURITIES RISK-WEIGHTED 100%	3947		3955		
- NON-MORTGAGE LOANS RISK-WEIGHTED 0%	4472				
- NON-MORTGAGE LOANS RISK-WEIGHTED 20%	4473		4480		
- NON-MORTGAGE LOANS RISK-WEIGHTED 50%	4474		4481		
- NON-MORTGAGE LOANS RISK-WEIGHTED 100%	4475		4482		

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(IN THOUSANDS OF DOLLARS)

	BALANCE		**RISK-WEIGHTED**		
- OTHER ASSETS RISK-WEIGHTED 0%	4476				
- OTHER ASSETS RISK-WEIGHTED 20%	4477		4483		
- OTHER ASSETS RISK-WEIGHTED 50%	4478		4484		
- OTHER ASSETS RISK-WEIGHTED 100%	4479		4485		
TOTAL RISK-WEIGHTED ASSETS IN CAR SUBJECT TO SPECIFIC RISK			3956		**C**

TOTAL RISK-WEIGHTED NON-TRADING BOOK ASSETS D = (B - C)	3957		**D**
MINIMUM CAPITAL REQUIRED FOR CREDIT RISK E = D x 8%	3958		**E**

ALLOCATION OF CAPITAL TO MEET MINIMUM REQUIRED	**CREDIT RISK**		**MARKET RISK**		
TIER 1	3959		3962		
TIER 2	3960		3963		
TIER 3			3964		**F**
TOTAL	3961		3965		

ELIGIBLE CAPITAL			
NET TIER 1 CAPITAL (CAR 2, LINE D)	3968		**G**
NET TIER 2 CAPITAL (CAR 2, LINE AC)	3969		**H**
TIER 3 (LIMITED TO AMOUNT USED TO MEET MINIMUM REQUIRED FOR MARKET RISK)	3970		**F**
TOTAL TIER 1, TIER 2, AND TIER 3	3971		
LESS:			
DEDUCTIONS (CAR 2, TOTAL OF LINES N, O, P, Q AND AD)	3995		
TOTAL ELIGIBLE CAPITAL	3977		**I**

ADJUSTED RISK-WEIGHTED ASSETS						
	Minimum Capital Required (A)		**Multiplier**	**Risk-weight Equivalent**		
MARKET RISK	3978		12.5	3979		
CREDIT RISK - TOTAL RISK-WEIGHTED NON-TRADING BOOK ASSETS (FROM SECTION I, LINE D)				3980		
TOTAL ADJUSTED RISK-WEIGHTED RISK ASSETS				3981		**J**

COMBINED CAPITAL RATIO CALCULATIONS		
COMBINED TIER 1 CAPITAL RATIO (G / J) x 100	3982	
COMBINED TOTAL CAPITAL RATIO (I / J) x 100	3983	

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(IN THOUSANDS OF DOLLARS)

SECTION 1 A - INTERNAL MODEL REQUIREMENTS

PART A - VALUE AT RISK REQUIREMENT CALCULATION			
CONSOLIDATED VALUE AT RISK FOR A 10 DAY HOLDING PERIOD AND 99% CONFIDENCE LEVEL:			
VaR AT REPORTING DATE EXCLUDING MODELLED SPECIFIC RISK	3984		K
MODELLED SPECIFIC RISK AT REPORTING DATE	3985		L
60 DAY AVERAGE VaR EXCLUDING MODELLED SPECIFIC RISK	3986		M
60 DAY AVERAGE MODELLED SPECIFIC RISK	3987		N
MODELLED GENERAL MARKET RISK REQUIREMENT [GREATER OF (K) AND (M x 3)]	3988		O
MODELLED SPECIFIC RISK REQUIREMENT [GREATER OF (L) AND (N x 4)]	3989		P
AGGREGATE VALUE AT RISK REQUIREMENT (O + P)	3990		Q

PART B - BACKTESTING CONSOLIDATED VALUE AT RISK MODEL								
QUARTERLY BACKTESTING OF ONE DAY VALUE AT RISK								
NUMBER OF DAYS OF BACKTESTING SINCE LAST REPORTING DATE			**NUMBER OF EXCEPTIONS**		**AVERAGE OVER THE QUARTER**			
					ONE DAY VALUE AT RISK		**AVERAGE DIVERGENCE**	
3991			3992		3993		3994	