

OSFI-77	83.010	FINANCIAL STATEMENTS - ASSETS IN CANADA	
<p>Purpose:</p> <p>To disclose the assets of the Canadian branch of the society.</p>			
<p>General Commentary:</p> <p>This page must be completed with respect to the assets of the society in Canada in accordance with GAAP. Refer to CICA Handbook section 4210 and AcG-9 - Financial Reporting by Life Insurance Enterprises</p> <p>If there has been a change in accounting practice, the figures for the preceding year should be restated and the word "restated" noted at the top of the prior year column.</p> <p>Assets covering the liabilities of the Society's Insurance Funds in Canada, vested in trust, should be reported on column 02 (prior year's data on column 04). If assets are also maintained in Canada for other than the Insurance Fund, such should be reported included in the Total columns 01 and 03.</p> <p>Assets to be entered on column 02 are those vested in trust under control of the Minister and those, such as certificate loans (not exceeding the corresponding cash surrender value), representing claims against life insurance certificates in Canada. Deposits of reinsurers should not be included in column 02 but could be held in special trust accounts and included in the Total column.</p>			
Line	Col	Cross Ref	Practice
002	All		<p>Cash</p> <p>CICA Handbook section 3000</p> <p>Include the book value of debit cash balances by financial institution. If the net balance of all accounts in a single financial institution is overdraft,(i.e. where there is a legal offset) the net balance should instead be reported as an account payable on line 031, page 83.020.</p>
007	All	P 84.060 L 069 C 02	<p>Accrued Investment Income</p> <p>Include all income due and accrued as of the balance sheet date.</p>

OSFI-77	83.010 (cont'd)	FINANCIAL STATEMENTS - ASSETS IN CANADA	
Line	Col	Cross Ref	Practice
010	01, 03	P 87.060	<p>Accounts Receivable</p> <p>CICA Handbook section 3020</p> <p>Include receivables including outstanding premiums, agent's debit balances, brokers balances, other insurers and other receivables in the Total columns. Amounts should be reported net of any allowance for doubtful accounts.</p>
015	All		<p>Short Term Investments</p> <p>CICA Handbook section 3010</p> <p>Investments that have an original term to maturity of less than one year and include treasury bills, term deposits, commercial paper and similar instruments.</p>
020	All		<p>Certificate Loans</p> <p>Certificate loans are carried at their unpaid balance. If the amount exceeds a certificate's cash surrender value the excess should be reclassified out of certificate loans and shown as an unsecured loan on line 021 (or liability depending on terms of the certificate) and a provision for collectibility established in accordance with GAAP.</p>
021	All		<p>Other Loans</p> <p>CICA Handbook section 3065</p>

OSFI-77	83.010 (cont'd)	FINANCIAL STATEMENTS - ASSETS IN CANADA	
Line	Col	Cross Ref	Practice
023	All		<p>Bonds & Debentures - Fixed Term</p> <p>CICA Handbook section 4210</p> <p>Fixed term investments have a fixed maturity date or dates for the repayment of the principal.</p>
030	01	P 87.023 L019+L049 C 02	<p>Mortgage Loans - Total</p> <p>Mortgage Loans include agreements of sale and powers of sale (title to the property has not yet been transferred). Amounts should be after the deduction of general and specific provisions, if any.</p>
030	02	P 87.022 L 099 C 02	<p>Mortgage Loans - Vested in Trust</p>
031	02	P 87.000 L 101 C04-(C02+C03)	<p>Preferred Shares - Fixed Term</p> <p>(Vested in Trust)</p> <p>CICA Handbook section 4210</p> <p>Include shares that have a fixed maturity date or dates for the repayment of the principal.</p>
039	All		<p>Total Fixed Term Investments</p> <p>Line 039 = Sum of lines 015 to 031.</p>
042	All		<p>Preferred Shares -</p> <p>Report all non-fixed term preferred shares here.</p>

OSFI-77	83.010 (cont'd)	FINANCIAL STATEMENTS - ASSETS IN CANADA	
Line	Col	Cross Ref	Practice
051	02	P 87.000 L 051 C04-(C02+C03)	<p>Real Estate (Vested in Trust)</p> <p>Real Estate includes ground rents as well as foreclosed properties, properties held for investment/income producing purposes, non-income properties and properties for the society's own use. Amounts should be shown after writedowns for other than temporary declines in value as determined in accordance with CICA Accounting Guideline AcG-9.</p> <p>Real Estate is reported on a gross basis (net of general and specific provisions) with all mortgages and other real estate encumbrances included on line 033 on page 83.020.</p>
060	All		<p>Total Equity Investments</p> <p>Line 060 = Sum of lines 042 to 059.</p>
062	02	P 87.014 L 062 C 05	<p>Other Invested Assets</p> <p>Details of Other Invested Assets not classified as fixed term or equity investments per CICA Handbook section 4210 should be reported here and the details provided on page 87.014.</p> <p>All money provided for Segregated Funds operations should be reported with Goodwill and Other Assets, line 081.</p>
070	All		<p>Total Investments & Loans</p> <p>Line 070 = Sum lines 039+060+062.</p>

OSFI-77	83.010 (cont'd)	FINANCIAL STATEMENTS - ASSETS IN CANADA	
Line	Col	Cross Ref	Practice
078	02	P 87.014 L 089 C 04	<p>Interests In Joint Ventures</p> <p>CICA Handbook sections 3050.45</p> <p>Include real estate and other types of joint ventures using the equity method of accounting here, since these are non-consolidated financial statements.</p>
079	01	P 87.012	<p>Investments in Subsidiaries</p> <p>Investments in subsidiaries should be reported on the equity basis. The cost of an investment in a subsidiary should include any portion of the share premium or contributions to surplus whether paid in cash, dividends, or other consideration. The initial cost or book value is written up or down at the end of each accounting period to reflect the pro rata share of the parent company in the earnings of the subsidiary.</p>
081	01	P 87.060 L 069 C 03	<p>Goodwill & Other Assets</p> <p>Goodwill should be net of amortization in accordance with GAAP.</p> <p>Include units held of the society's own segregated funds as seed money for segregated fund operations here.</p>

OSFI-77	83.020	LIABILITIES AND HEAD OFFICE ACCOUNT IN CANADA	
Purpose:			
To disclose the liabilities and Head Office account of the society in Canada.			
General Commentary:			
All the liabilities of the society's operations in Canada should be reported here on a GAAP basis - See general commentary under page 83.010 and refer to CICA Handbook section 4210 and AcG-8 - Financial Accounting Guideline.			
Line	Col	Cross Ref	Practice
002	All	P 85.070	Net Actuarial Liabilities - Under Insurance Certificates References: CICA Handbook section 4210, AcG-8 and OSFI's Memorandum to the Actuary.
003	All	P 85.070	Net Actuarial Liabilities - Under Annuity Contracts References: CICA Handbook section 4210 and OSFI's Memorandum to the Actuary.
011	All		Provision for Certificateholder Dividends Certificateholder dividends should be expensed in the income statement. The provision for outstanding dividends should be reported on this line while amounts due and unpaid should be included with Other Insurance Certificate and Contract Liabilities, line 014.
014	All	P 86.011 L 009 C 03	Other Insurance Certificate & Contract Liabilities Include premiums received in advance, outstanding payments under settlement annuities and any other items as reported on page 60.011, lines 003 and 004.
031	All	P 86.011 L 019 C 01	Accounts Payable Include expenses due and accrued and commissions payable.

OSFI-77	83.020 (cont'd)	LIABILITIES AND HEAD OFFICE ACCOUNT IN CANADA	
Line	Col	Cross Ref	Practice
032	All		<p>Income Tax Payable</p> <p>Includes liability for income taxes including investment income taxes.</p>
036	All		<p>Inter-Fund Liabilities</p> <p>Columns 03 and 04 should net out to zero; columns 01 and 02 should report the inter-fund payable/receivable.</p>
039	All	P 86.011 L 029 C 01	<p>Other Liabilities</p>
052	All	P 86.095 L 059 C 06	<p>Other Debt</p> <p>All other debt including commercial paper, loans, notes etc. are to be reported here.</p>
079	All	P 83.050 L 089 C 01	<p>Head Office Account</p> <p>Surplus and contingency reserves maintained by the society in Canada, being the excess of Assets. (Vested in Trust over the Insurance Fund and separately in respect of Fraternal and Other Funds should be determined and reported here for purpose of the Balance Sheet.)</p>

OSFI-77	83.030	INCOME STATEMENT (In Canada)	
<p>Purpose:</p> <p>To disclose the Income Statement of the society pertaining to the branch operations in Canada.</p>			
<p>General Commentary:</p> <p>This page must be completed in accordance with GAAP and therefore excludes Segregated Fund items, although the management fees charged to the Segregated Funds by the Insurance Fund and the expenses incurred by the Insurance Fund for administering the Segregated Funds should be included.</p> <p>Refer to CICA Handbook section 4210 and AcG-9 - Financial Reporting by Life Insurance Enterprises</p>			
Line	Col	Cross Ref	Practice
001	All	P 84.010	<p>Premiums - Insurance</p> <p>Include net premiums written on life insurance certificates and accident and sickness certificates in force at any time during the year. The full premium is reported without deductions for dividends, commissions or expenses. Amounts should be net of reinsurance ceded.</p>
003	All	P 84.010	<p>Premiums - Annuities</p> <p>Include net considerations for annuity contracts in force at any time during the year. The full premium is reported without deductions for dividends, commissions or expenses. Amounts should be net of reinsurance ceded.</p>
010	All	P 84.060 L 089 C 01	<p>Net Investment Income</p> <p>See instructions for page 84.060. Include taxes (other than income taxes) on investments (i.e., property taxes) in determining net investment income.</p>
023	All	P 84.070 L 019 C 01	<p>Other Revenue</p> <p>See instructions page 84.070.</p>

OSFI-77		83.030 (cont'd)	INCOME STATEMENT (In Canada)
Line	Col	Cross Ref	Practice
024	All		Report Fraternal and Other Fund revenues of the Canadian branch gross. (Excludes Segregated Funds if any operated by the society.)
030	All	P 84.020	Certificateholder Benefits - Claims Include individual insurance claims paid and incurred, net of reinsurance ceded.
031	All	P 84.020	Certificateholder Benefits - Annuity Payments Individual annuity claims paid and incurred, net of reinsurance.
032	All		Certificateholder Benefits - Other Report annuity surrenders reported on page 83.060, line 032. Other - includes interest on certificateholder deposits and interest on claims.
033 034	All		Net Changes to Certificate Liabilities Include only the change in actuarial liabilities. The change in provision for certificateholder dividends should be reported on line 035.
035	All		Certificateholder Dividends Certificateholder dividends incurred during the year, including the change in provision should be treated as an expense and included in the income statement.

OSFI-77		83.030 (cont'd)	INCOME STATEMENT (In Canada)
Line	Col	Cross Ref	Practice
036	All	P.83.060 L 036 C 07	<p>Transfer to and (Transfer from) Segregated Funds</p> <p>This line is to be used where there has been a transfer of certificate liabilities between a society's Segregated Fund and its Insurance Fund. The usual indicator as to whether this line should be used is to determine whether a new certificate with an insurance element to it has been created. If so, this line should not be used. In that case, the portion of the funds received for such insurance coverage should be allocated to the premium lines of the income statement.</p> <p>For situations where no new certificates of insurance have been created, the usual debit and credit booking of this type of transaction should be to the "Net Changes to Policy Liabilities" lines and to the "Transfer to and (Transfer from) Segregated Funds" line 036. The reason for using line 036 is that the transaction is netted out in the expense portion of the income statement and therefore does not affect the premium income of a society. In summary, the transfer of liabilities between the Insurance Fund and Segregated Fund should not give rise to a change in net income as a result of the change to actuarial liabilities.</p>
040	All		<p>Commissions</p> <p>Report commissions paid and incurred on certificates issued to members, net of reinsurance company's reimbursement to society for commissions and expenses.</p>
051 and 053	All		<p>Interest Expenses</p> <p>Interest expense should be shown separately on line 051 for interest on certificateholder deposits and line 053 for other interest expense.</p>

OSFI-77		83.030 (cont'd)	INCOME STATEMENT (In Canada)
Line	Col	Cross Ref	Practice
060	01 02	P 84.070 L 069 C 01	<p>General Expenses and Taxes (excluding Income Taxes)</p> <p>Include expenses related to the other revenue reported on line 023. Expenses attributable to investments are not included here, but are taken into account in the determination of net investment income on line 010 of page 83.030.</p>
061	All		<p>Report expenses related to Fraternal and Other Funds. Line 024 less line 061 is to be reported on line 095 as Net Income of Fraternal and Other Funds. (Excludes Segregated Funds if any operated by the society.)</p>
073	All		<p>Net Income/(Loss) from Subsidiaries</p> <p>The amount of net income/(loss) from subsidiaries that accrues to the branch should be reported on this line on an equity basis in accordance with generally accepted accounting principles (GAAP). An exception is if the branch has a real estate subsidiary, the amount of realized and unrealized gains and losses on the subsidiary's real estate should be included in the determination of net investment income, line 010. (See instructions page 87.003)</p> <p>Where the branch owns shares in an affiliate but does not, either directly or indirectly, exercise control over the affiliate, the investment in the affiliate should be accounted for on a cost basis. Any dividends or other revenue received from the affiliate should be included in net investment income, line 010.</p>
085			<p>Extraordinary Items - (Net of Income Taxes of \$___)</p> <p>In the space provided for the inside datapoint page 83.030, line 085, column 03, report the related current year's income tax amount.</p>

OSFI-77	83.050	HEAD OFFICE ACCOUNT	
Purpose:			
To reconcile the Head Office Account of the Canadian branch society between prior and current years.			
General Commentary:			
Please record any transfers of surplus between Insurance and Other Funds on line 083.			
Line	Col	Cross Ref	Practice
060	All		Prior years' end of year balance should be recorded on this line.
062 & 063	All		List items considered as prior period adjustments under GAAP, which should be explained in the notes to the financial statements or separately on page 83.056.
070	All	P 83.030 L 095 L 099	Net Income from Income Statement
083	All		Show transfers from/(to) Head Office.
089	All	P 83.020 L 079	To agree with Balance Sheet disclosure.

OSFI-77	83.056	NOTES TO FINANCIAL STATEMENTS
<p>Purpose:</p> <p>To disclose additional information which management of the society considers necessary for fair disclosure.</p>		
<p>General commentary:</p> <p>It is acceptable for companies to include here a draft of the notes if they have not yet been finalized. They should be clearly marked as "Draft". When they are finalized they are to be subsequently forwarded to OSFI.</p> <p>Note that any additional comments and explanation of unusual items in the annual return can also be provided on page 83.057</p>		

OSFI-77	83.057	NOTES ON ANNUAL RETURN
Purpose: To provide supplementary information on exhibits in the annual return.		
General Commentary: Provide additional details or explanation of unusual items considered necessary by the branch on any page of the annual return on this exhibit. Please reference comments to a specific page in the annual return.		

OSFI-77	83.060	ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS	
Purpose:			
Supplementary analysis of the income statement data by fund and line of business.			
General Commentary:			
The lines on this page coincide with the income statement, page 83.030. The totals in column 07 of this exhibit should agree with the corresponding amounts reported in the various lines of the income statement.			
Details for the basis for allocation or the formulae used, if any, should be disclosed on page 83.081. Societies are referred to the instructions for the income statement, page 83.030 for further detail regarding the completion of this page.			
Line	Col	Cross Ref	Practice
001	01 02 03	P 84.010 L 039 C 01 C 02 C 04	Premiums - Insurance Premium income is on a revenue basis net of reinsurance ceded. The gross or full amount of the premiums received are to be reported without any deduction for dividends to certificateholders, commissions or expenses. (Note: Premiums in respect of Accident & Sickness are also to be reported on a written basis.) Any change in the unearned premium in respect of Accident & Sickness business is shown as part of the change in actuarial liabilities. Commissions are shown in line 040. Segregated fund receipts are excluded. Certificateholder dividends that are expensed in the income statement are shown on line 035.
001	01 02 03	P 84.010	Premiums Life Insurance premiums, column 01 should correspond to page 84.010, line 039, column 01.

OSFI-77		83.060 (cont'd)	ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
003	02	P 84.010 L 039 C 02	<p>Premiums - Annuities - Annuity premiums, column 02 should cross-reference to page 84.010, line 039, column 02.</p> <p>Premium income is on a revenue basis net of reinsurance ceded. Single premiums are recorded when received.</p> <p>Certificateholder dividends that are expensed in the income statement are shown on line 035.</p>
003	03	P 84.010 C 04	<p>Premiums - Accident & Sickness - Accident and Sickness premiums should cross-reference page 84.010, line 039, column 04.</p>
010	All	P 84.060 L 089 C 01	<p>Net Investment Income</p> <p>Net Investment income should be allocated to all applicable lines of business, including Head Office account, on a rational and systematic basis. The basis used for the allocation should be clearly described on Page 83.081 and should include management comments, when appropriate, to clarify or explain the allocation results.</p>
023	07	P 84.070 L 019 C 01	<p>Other Revenue</p> <p>Include net settlement annuity considerations arising out of settlement options exercised by the beneficiary as part of this line. (i.e., net of related settlement annuity payments.)</p> <p>Any fee income generated by the society should be included on this line along with management fees arising from the society's segregated funds business and settlement annuities.</p>
All	07	P 83.030	<p>Total (by line)</p> <p>Each line total in column 07 should cross-reference to the same captioned line on page 83.030, column 01, which are similarly numbered.</p>

OSFI-77		83.060 (cont'd)	ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
030	01 03	P 84.020 L 019 C 01	Claims Life insurance claims, line 030, column 01 should cross-reference to page 84.020, line 019, column 01.
031	02	P 84.020	Annuity Payments Annuity payments, line 031, column 02 should cross-reference to page 84.020, line 019, column 02.
032	01 02 03	P 84.020 L 006 C 02	Other Include annuity contractual payments and withdrawal payments where the amount is substantial and including this amount with regular annuity payments would distort the actual annuity payment figure.
033 034	01 02 03	P 85.070	Net Changes to Certificate Liabilities (Current Year minus Previous Year - Actuarial Liabilities) The certificate liabilities are shown on page 85.070. The net change is the change from prior year to current year in the actuarial certificate liabilities. With respect to societies transacting business out of Canada.
035	01 02 03	P 84.010	Certificateholder Dividends Line 035, columns 01 to 03 should cross-reference to page 84.010, line 089, columns 01, 02, 03 respectively.

OSFI-77		83.060 (cont'd)	ANALYSIS OF INCOME BY FUND AND LINE OF BUSINESS
Line	Col	Cross Ref	Practice
036	All	P 83.030	<p>Transfer to and (Transfer from) Segregated Funds</p> <p>This line is to be used where there has been a transfer of certificate liabilities between a society's Segregated Fund and its Insurance Fund. The usual indicator as to whether this line should be used is to determine whether a new certificate with an insurance element to it has been created. If so, this line should not be used. In that case, the portion of the funds received for such insurance coverage should be allocated to the premium lines of the income statement.</p> <p>For situations where no new certificates of insurance have been created, the usual debit and credit booking of this type of transaction should be to the "Net Changes to Policy Liabilities" lines and to the "Transfer to and (Transfer from) Segregated Funds" line 036. The reason for using line 036 is that the transaction is netted out in the expense portion of the income statement and therefore does not affect the premium income of a society for any line of business. In summary, the transfer of liabilities between the Insurance Fund and Segregated Fund should not give rise to a change in net income as a result of the change to actuarial liabilities.</p>

OSFI-77	83.061	ANALYSIS BY FUND AND LINE OF BUSINESS	
<p>Purpose: Supplementary analysis of the income statement by fund and line of business (continued)</p>			
<p>General Commentary:</p> <p>The lines on this page coincide with the non- consolidated income statement, page 83.030. The totals in column 07 of this exhibit should agree with the corresponding amounts reported in the various lines of the income statement. Detail for the basis of allocation or the formulae used, if any, should be disclosed on page 83.081.</p> <p>Societies are referred to the instructions for the income statement, page 83.030 for further detail regarding the completion of this page.</p>			
Line	Col	Cross Ref	Practice
040	01 02 03	P 84.010	<p>Commissions - Life insurance and annuity commissions, line 040, columns 01 and 02 should cross-reference to page 84.010, line 049, columns 01 and 02 respectively.</p> <p>Accident and Sickness insurance commissions, line 040, column 03 should cross-reference to page 84.010, line 049, column 04.</p>
051	01 02 03		<p>Interest on Certificateholder Amounts on Deposit The amounts represent interest credited during the year to amounts the insured left on deposit with the society, be it dividends, proceeds from insurance contracts or prepaid premiums. The interest credited consists of amounts actually credited to the funds on deposit plus the change in accrued interest due the certificateholders and not yet credited.</p>
053	All		<p>Other Interest Expense - Interest expense not included in line 051 and not deducted against investment income on line 070, page 84.060 is to be included here.</p> <p>Note that interest on claims should be reported on line 032.</p>
060	04	P 84.070 L 069 C 01	<p>General Expenses and Taxes (Excluding Income Taxes) The total on page 83.061, lines 001, 002 and 003 should cross-reference to page 84.070, line 069, column 01. (Note: Fraternal and Other Fund Expenses are to be reported on line 061, column 06.)</p>
099	07	P 83.030 L 099 C 01	Net Income

OSFI-77	83.070	DERIVATIVE INSTRUMENTS RISK PROFILE - OFF-BALANCE SHEET INSTRUMENTS - Canadian Branch	
Purpose:			
To determine the nature and extent of the risks respecting derivative instruments undertaken by the Canadian branch.			
General Commentary:			
These pages are to be completed for derivative activities of the Canadian branch only.			
References: OSFI Guideline D-6, Derivatives Disclosure MCCSR Guideline CICA Handbook section 3860, Financial Instruments - Disclosure and Presentation			
Line	Col	Cross Ref	Practice
001-005 021-025 031-033	01		Indicate whether the specified derivative instrument was employed during the reporting year.
001-005 021-025 031-033	02*		<p>* see Legend - Risk Role at bottom of page</p> <p>Indicate what risk role(s) the branch assumes in using each type of derivative instrument (using the legend at the bottom of page 83.070). Where the branch assumes more than one risk role in respect of a particular instrument, each role should be indicated by category. For example, during the reporting period, the reporting entity may have been a trader in interest rate swaps and used them as well for hedging. In this case, beside the interest rate swaps it would show risk role 1 and 2.</p> <p>A market maker is a company that, on a regular basis, provides bid and ask price quotes in one or more derivative instruments, and honours those quotes, thereby supplying the market with a source of liquidity in those derivatives.</p>

OSFI-77	83.070 (cont'd)	DERIVATIVE INSTRUMENTS RISK PROFILE - OFF-BALANCE SHEET INSTRUMENTS - Canadian Branch	
Line	Col	Cross Ref	Practice
001-049	03 to 08		Report the gross notional principal amount at year end for all derivative contracts by class and type of derivative instrument.
001-049	04		Over the Counter Amount Report the notional amounts relating to all derivative contracts that are not exchange traded.
001-049	05		Amount Held for Trading Report the notional amounts relating to all derivative contracts that are held for trading purposes.
001-049	06 07 08		Remaining Term of Exposure The total notional principal amount reported in column 3 should be broken down by the remaining term to maturity. The sum of these columns should equal the amount reported in column 03.
All	09		Credit Risk - (Positive Mark to Market Exposure) Report amounts only for contracts that have credit risk (i.e., positive mark to market exposure) after offsetting in accordance with CICA Handbook section 3860.
070	10		Report on line 070 any adjustments for master netting agreements not recognized under CICA Handbook section 3860 because there is no intention of settling on a net basis or of realizing the asset and settling the liability simultaneously.
001-049	10		The Credit Equivalent Amount is determined on the basis outlined in section 8 of the Total Adequacy of Assets and Margin Requirements (TAAM) Guideline.

OSFI-77	83.072	DERIVATIVE INSTRUMENTS RISK PROFILE - GROSS/NET MARK TO MARKET EXPOSURE (Canadian Branch)	
<p>Purpose:</p> <p>To determine the extent of the risks undertaken by the branch with respect to each class of derivative contract by counter-party credit rating.</p>			
<p>General Commentary:</p> <p>These pages to be completed for derivative activity in the Canadian branch only.</p> <p>References: OSFI Guideline D-6, Derivatives Disclosure CICA Handbook section 3860, Financial Instruments - Disclosure and Presentation</p>			
Line	Col	Cross Ref	Practice
001-009	All		<p>For each credit rating category, report the net positive mark to market exposure relating to each class of contract, split between exposures to related and arms' length counterparties. The net positive mark to market exposure is the summation of all individual positive mark to market exposures (except that an offsetting of negative mark to market exposures with the same counterparty is permitted in accordance with the criteria outlined in CICA Handbook section 3860).</p>
011-019	All		<p>For each credit rating category report the gross positive mark to market exposure relating to each class of contracts, split between exposures to related and arms' length counterparties.</p> <p>The gross positive mark to market exposure is the exposure before offsetting in accordance with the criteria outlined in CICA Handbook section 3860. Do not report contracts with negative mark to market exposures.</p>

OSFI-77	83.080/83.081	GENERAL INTERROGATORIES
Purpose: To provide information not requested in the other exhibits.		
General Commentary: If there is insufficient space on the pages to fully respond to the questions, societies are asked to attach a separate page with the necessary additional information regarding the Canadian branch.		
Question	Practice	
1.1	This question relates to contingent liabilities, contractual obligations or other off-balance sheet liabilities of the branch in Canada.	
1.2	Provide amounts and outline the manner in which the society will fund unfunded liabilities in respect of pension plans for Canadian employees.	
1.3	This question relates to the concentration of marketing and control of the inforce business of the branch.	
1.4	Provide names and types of products if any networking arrangements with other financial institutions to market service, distribute or supply products in Canada.	
1.5	Provide details (including sources) of any extraordinary income reported by the branch.	
1.6	State whether the branch has received approval to process any records outside of Canada. If they have been changes with respect to processing records outside of Canada since the Superintendent's approval, provide details of the processing changes.	
1.7	State whether any of the investments or other assets of the branch are pledged in any way, shape or form as collateral for any purpose.	
1.8	State whether the branch is making investments in the securities described.	
2.0	No specific methods are prescribed for apportioning income and expenditures by fund or by line of business. Details of the bases and formula should provide sufficient information for OSFI to calculate the allocation for review purposes.	
3.0	This question relates to the society's policies regarding market conduct practices. Additional information can be provided on page 83.057 if the society has answered "No" to this question.	
5.0	For policies issued in Canada (as defined in subsection 2(1) of the <i>Insurance Companies Act</i>) that are denominated in other than Canadian currency, provide the number of policies and amount of net actuarial liabilities for each type of foreign currency.	