

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

**AMENDMENT CONTROL LOG**

**Table of Contents**

| <b>Amendment Number</b>   | <b>Effective Date</b> | <b>Page Number</b> | <b>Description</b>   |
|---|-----------------------|--------------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                       |                    |  |
| 1   | January 1998          | N/A                | <u>Add:</u><br>♦ - Financial Highlights<br>- Pledging<br>- Interest Rate Risk<br>- Capital Adequacy - Market Risk<br><br><u>Change:</u><br>♦ "Non-Mortgage Loans in Arrears" changed to "Loans in Arrears" |
| 2   | January 1999          | N/A                | <u>Delete:</u><br>♦ - Domestic Assets<br>- Designated Country Transactions   |
| 3   | July 2000             | N/A                | <u>Add:</u><br>♦ Quarterly Supplementary Return for Foreign Bank Branches  |
| 4   | January 2003          | N/A                | <u>Change:</u><br>♦ Returns alphabetically ordered<br><br><u>Add:</u><br>♦ Return code<br><br><u>Delete:</u><br>♦ - Tax Information (T1)   |
| 5   | January 2004          | N/A                | <u>Change:</u><br>♦ Pledging to Pledging and REPOS   |
| 6   | January 2005          | N/A                | <u>Delete:</u><br>♦ Assets Under Administration (J3)<br>♦ Capital Continuity (D3)<br>♦ Financial Highlights (T3)<br>♦ Foreign Exchange Position (E4)   |
| 7   | January 2006          | N/A                | <u>Delete:</u><br>♦ Government of Canada Securities (SC)<br>♦ Mortgage Approvals – Canada (G4)<br>♦ Mortgage Approvals – Provincial (V2)<br><br><u>Add:</u><br>♦ Selected Structural Statistics (Y3)       |
| 8   | January 2008          | N/A                | <u>Delete:</u><br>♦ Capital Adequacy (G3)<br>♦ Capital Adequacy – Market Risk (M3)<br>♦ Unclaimed Balances (UB)<br><br><u>Add:</u><br>♦ Government Business Enterprises (GBE)                              |
|   |                       |                    |  |

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# Table of Contents

[General](#)

[Electronic Filing](#)

Returns:

[Allowance for Impairment](#) (C3)

[Average Assets and Liabilities](#) (L4)

[Balance Sheet](#) (M4)

[Charge for Impairment](#) (C1)

[Deposit Liabilities](#) (C2)

[Geographic Assets & Liabilities Booked In Canada](#) (GM/GQ)

[Geographic Assets & Liabilities Booked Outside Canada](#) (GR)

[Impaired Assets](#) (E3)

[Income Statement](#) (P3)

[Interest Rate Risk](#) (I3)

[Loans in Arrears](#) (N3)

[Mortgage Loans](#) (E2)

[Non-Mortgage Loans](#) (A2)

[Pledging and REPOS](#) (U3)

[Quarterly Supplementary Return for Foreign Bank Branches](#) (K3)

[Regional Distribution of Assets and Liabilities](#) (R2)

[Securities](#) (B2)

[Selected Structural Statistics](#) (Y3)

[Government Business Enterprises](#) (GBE)

[Glossary](#)

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

## AMENDMENT CONTROL LOG

### Allowance for Impairment

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
| 1   | Q1 2000                  | 1           | <u>Add:</u><br>♦ Section 600 of the Bank Act (applies to Foreign Bank Branches)<br><br><u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628 |
| 2   | Q1 2005                  | 2           | <u>Delete:</u><br>♦ "Country Risk" column   |
| 3   | Q1 2007                  | 2           | <u>Change:</u><br>♦ On-Balance Sheet to Recognized Items<br>♦ Off-Balance Sheet to Unrecognized Items   |
|   |                          | 3           | <u>Change:</u><br>♦ On- and off-balance Sheet to recognized and unrecognized  |
|   |                          |             |   |
|   |                          |             |   |

**ALLOWANCE FOR IMPAIRMENT REPORT**

| REPORT IN \$ THOUSANDS  | ALLOWANCES FOR IMPAIRMENT |                 |       |
|---|---------------------------|-----------------|-------|
|   | INDIVIDUAL ALLOWANCE      | GROUP ALLOWANCE | TOTAL |
| 1. Beginning Balance<br>- Mortgage Loans<br>- Non-Mortgage Loans<br>- Deposits with Regulated Financial Institutions<br>- Securities<br>- Other Recognized Items<br>- Unrecognized Items<br>- Total     |                           |                 |       |
| 2. Write-Offs<br>- Mortgage Loans<br>- Non-Mortgage Loans<br>- Deposits with Regulated Financial Institutions<br>- Securities<br>- Other Recognized Items<br>- Unrecognized Items<br>- Total            |                           |                 |       |
| 3. Recoveries<br>- Mortgage Loans<br>- Non-Mortgage Loans<br>- Deposits with Regulated Financial Institutions<br>- Securities<br>- Other Recognized Items<br>- Unrecognized Items<br>- Total            |                           |                 |       |
| 4. Other (Specify)<br>- Mortgage Loans<br>- Non-Mortgage Loans<br>- Deposits with Regulated Financial Institutions<br>- Securities<br>- Other Recognized Items<br>- Unrecognized Items<br>- Total       |                           |                 |       |
| 5. Charge for Impairment<br>- Mortgage Loans<br>- Non-Mortgage Loans<br>- Deposits with Regulated Financial Institutions<br>- Securities<br>- Other Recognized Items<br>- Unrecognized Items<br>- Total |                           |                 |       |
| 6. Ending Balance<br>- Mortgage Loans<br>- Non-Mortgage Loans<br>- Deposits with Regulated Financial Institutions<br>- Securities<br>- Other Recognized Items<br>- Unrecognized Items<br>- Total        |                           |                 |       |

## GENERAL INSTRUCTIONS

The Allowance for Impairment Account is used in the measurement of impaired **recognized and unrecognized** credit related assets. 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.

### 1. Beginning Balance

Show in each section of the Allowance for Impairment Report the balance as at the end of the immediately prior period.

### 2. Write-Offs

Write-offs during the period should be charged to the Allowance for Impairment account and recorded in the appropriate section of the account depending upon the type of allowances previously established in relation to the asset written off. In the event that no allowances or insufficient individual allowances were previously established, the write-off or the excess of the write-off over established allowances should be charged to group allowances. Include in each section of the Allowance for Impairment Report the total of all amounts written off and recorded during the period in accordance with these procedures.

### 3. Recoveries

All recoveries during the period, of amounts previously written off, should be credited to the Allowance for Impairment account and recorded in the section of the account where the write-off was originally made. Include in each section of the Allowance for Impairment account the total of all recoveries recorded during the period in accordance with these procedures.

### 4. Other (Specify)

Include the total of any other credit-related adjustments recorded during the period in the applicable section of the Allowance for Impairment account. Indicate the source of such adjustments.

### 5. Charge for Impairment

The balance in the Allowance for Impairment account at the end of the period should be the amount that management considers adequate to reduce the recorded investment in its portfolio of **recognized and unrecognized** items to its estimated realizable amount. The amount of the Charge for Impairment charged to the Statement of Income will be the amount that is required to establish this balance. The amount of the Charge for Impairment that will be recorded in each section of the Allowance for Impairment account will be determined as a result of management's credit assessments, the application of judgement and appropriate methodology and the level of allowances on claims against designated countries required by the Office of the Superintendent of Financial Institutions.

### 6. Ending Balance

Show in each section of the Allowance for Impairment Report the balance in the Allowance for Impairment account that is adequate to reduce the recorded investment in the portfolio to its estimated realizable amount at the end of the period.

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

## AMENDMENT CONTROL LOG

### Monthly Average Return of Assets and Liabilities

| Amendment Number  | Effective Reporting Date   | Page Number | Description   |
|---|--|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |  |             |   |
| 9   | November 2006 for October Year end DTI's and January 2007 for December Year end DTI's. | 4, 21       | <u>Change:</u><br>◆ On balance sheet and Off balance sheet to Recognized and Unrecognized.  |
|   |  | 6, 32       | <u>Delete:</u><br>◆ Foreign currency translation adjustment<br><br><u>Add:</u><br>◆ Accumulated other comprehensive income (loss)   |
|   |  | 11          | <u>Delete:</u><br>◆ Wording (reported at amortized cost) under Asset 3  |
|   |  | 12          | <u>Change:</u><br>◆ Securities held for Investment Account to Securities held at Amortized Cost and instructions<br>◆ Securities held for Trading Account to Securities Held at fair value and instructions |
|   |  | 12, 29      | <u>Change:</u><br>◆ Instructions for Cheques and other items in transit   |
|   |  | 13          | <u>Change:</u><br>◆ Other instructions for Asset 8  |
|   |  | 19, 30      | <u>Change:</u><br>◆ CICA 3860.34 to CICA Handbook S.3861 for Asset 14 and Liability 9(c)a)  |
| 10  | November 2007 for October Year end DTI's and January 2008 for December Year end DTI's. | 31          | <u>Change:</u><br>◆ Off-balance sheet to unrecognized   |
|   |  |             |   |

- interim net profit or loss of financial period if it has not yet been debited or credited to retained earnings;
- capital leases;
- allowance for impairment applicable to unrecognized items;
- suspense balances relating to derivative instruments including unrealized gains and losses if the net balance is a credit;
- accrued expenses and salaries and accounts payable;
- liability for assets sold with recourse;
- mortgages and other loans payable;
- financial instruments that relate to amounts reported as Tier 1 Capital in the G-3 but accounted for as liabilities. Include only preferred shares and amounts related to innovative tier 1 structures grandfathered under OSFI July 2003 and/or February 2004 Advisories
- estimated accrual to date of income taxes payable for the current year;
- future taxes if balance is credit;
- deferred fees, commissions and other revenues;
- deferred servicing fee income on mortgage-backed securities and other securitized assets;
- unearned safety deposit box rentals and safekeeping charges;
- other unearned income, except pre-computed interest on loans;
- accrued interest on deposits (Liabilities 1, 2 and 3);
- accumulated amortization of discounts on deposit instruments issued at a discount;
- interest accrued on subordinated debt (Liability 11);
- accrued interest on other liabilities as appropriate.

Other Instructions:

Gold and silver certificates are to be reported in net foreign currency assets spot position (Section V).

**L 10 Non-Controlling Interests in Subsidiaries**

Include:

- non-controlling interests arising from the consolidation of subsidiaries which are not 100% owned.

**L 11 Subordinated Debt**

Include:

- debentures;
- subordinated notes.

Other Instructions:

Unamortized discounts, if any, are to be reported under Asset 14.

Unamortized premiums, if any, are to be reported under Liability 9.

Report all amounts at par.

**L 12 Shareholders' Equity**

(a) Preferred Shares

Include:

- preferred shares issued by the institution.

(b) Common Shares

Include:

- common shares issued by the institution.

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

**AMENDMENT CONTROL LOG**

**Consolidated Balance Sheet**

| Amendment Number  | Effective Reporting Date   | Page Number | Description  |
|---|--|-------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |  |             |  |
| 11  | November 2007 for October Year end DTI's and January 2008 for December Year end DTI's. | 6           | <u>Change:</u><br>♦ Off-balance sheet to unrecognized  |
|   |  | 15          | <u>Add:</u><br>♦ Other instructions  |
|   |  | 19, 34      | <u>Change:</u><br>♦ CICA Handbook S. 3860 to CICA Handbook S. 3863   |
|   |  | 39          | <u>Change:</u><br>♦ Instructions under A6 Lines 'Realized and Unrealized Gain/(Loss) from Fair Value Hedges and Fair Value Option' |
|   |  |             |  |
|   |  |             |  |



|  | FOREIGN<br>CURRENCY | TOTAL |
|--|---------------------|-------|
| 9. Other liabilities   |                     |       |
| (a) Accrued interest   |                     |       |
| (b) Mortgages and loans payable  |                     |       |
| (c) Income taxes   |                     |       |
| (i) Current  |                     |       |
| (ii) Future  |                     |       |
| (d) Obligations related to borrowed securities                               |                     |       |
| (e) Obligations related to assets sold under repurchase agreements           |                     |       |
| (f) Deferred income  |                     |       |
| (g) Derivative-related amounts   |                     |       |
| (h) Due to Head Office and related Canadian regulated Financial Institutions |                     |       |
| (i) Other  |                     |       |
| 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) Accumulated Other Comprehensive Income (Loss)                            |                     |       |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                            |                     |       |

| <u>MEMO ITEMS</u>   |  |  |
|---|--|--|
| 1. Gold/silver certificates included in other liabilities                       |  |  |
| 2. Allowance for impairment on unrecognized items included in other liabilities |  |  |
| 3. Electronic Cash Cards included in cheques and other items in transit         |  |  |
| 4. Selected information to be completed by Foreign Bank Branches only           |  |  |
| (a) Due to Head Office and related Canadian regulated Financial Institutions    |  |  |
| (i) Head Office   |  |  |
| (ii) Related Canadian regulated Deposit-Taking Institutions                     |  |  |
| (iii) Related Canadian regulated Financial Institutions                         |  |  |

- conditional sales contracts for business purposes;
- bridge financing associated with non-residential properties;
- other loans not classified elsewhere.

Other Instructions:

Exclude corporate promissory notes and other bills of exchange or instruments, commonly referred to as commercial paper, purchased for investment, and report these items under Asset 10(a).

Where, on a reporting date, the balances of an operating or demand loan account (including an overdraft) and a deposit account of the same individual, partnership or corporate entity may be partially or wholly offset by legal set-off and by a written customer agreement and the off-setting balances are in the same currency and bear the same or no rate of interest, the account balances may be reported net. However, term loans and fixed-term deposits may not be offset for regulatory reporting purposes.

Loan and deposit accounts that may be combined for such purposes as computing customer interest, service charges, etc. may not be reported net.

Net unamortized amounts of fees and costs associated with lending activities are to be included in the balances of the respective loan categories. When net unamortized fees and costs are immaterial, these amounts may be included in Liability 9 - Other Liabilities.

**A 12 Mortgages, Less Allowance for Impairment**

General Instructions:

Advances made to finance development and construction that are not secured by a mortgage (i.e., bridge financing) are to be included in Asset 11(f) or 11(h).

Mortgages acquired at a premium or discount are to be reported net of the premium or discount. The net reported amount of such mortgages will be increased or decreased as the premiums or discounts are taken into income over the term of the mortgages.

A mortgage secured by buildings of which at least 50% of the floor space is used or will be used for permanent private accommodation is to be included under Asset 12(a).

Collateral mortgages are to be included in Asset 11(f) or 11(h).

Tax prepayments are to be included under either Liability 2(b)(iv) or 2(b)(v). Cheques issued for mortgages advances are to be included under Asset 6 until charged to the mortgage account.

These instructions apply to all mortgage loans, not only to first mortgages.

Other Instructions:

Net unamortized amounts of fees and costs associated with lending activities are to be included in the balances of the respective loan categories. When net unamortized fees and costs are immaterial, these amounts may be included in Liability 9 - Other Liabilities.

(e) Future Income Taxes

Include:

- future taxes if balance is a debit.

(f) Derivative Related Amounts

Include:

- amounts relating to derivative instruments, including unrealized gains (losses are to be offset against gains only as permitted by CICA Handbook **S. 3863**, margin requirements and premiums paid.

Exclude:

- for Foreign Bank Branches only, derivative related amounts with head office, or other branches of the same bank (see Asset 16(f)).

(g) Due from Head Office and related Canadian regulated Financial Institutions (to be completed by Foreign Bank Branches only)

General Instructions:

Report on a gross basis:

- a) Netting of assets and liabilities is only permissible in accordance with CICA Handbook S. 3861; and
- b) Amounts "due to/from" one branch cannot be used to offset amounts "due to/from" either head office or another branch of the same bank.
- c) Unless there is a netting arrangement in place, it is possible to have both an asset and a liability with another branch.

Include:

- amounts due from head office, other branches of the same bank and related Canadian regulated financial institutions.

Other Instructions:

Amounts due from foreign affiliates of the bank should be treated as third party assets and reported separately in the appropriate balance sheet line items.

The sum of the amounts reported on asset memo item lines 4(a)(i), (ii) and (iii) must equal the total amount reported in asset 16(f).

Please refer to the glossary section in this manual for the definition of "Regulated Financial Institution".

(h) Other

Include:

- sundry accounts receivable;
- recoverable tellers' shortages;
- recoverable losses arising from defalcations, hold-ups, robberies, etc.;
- foreclosed real estate and other long-lived assets acquired in the liquidation of a loan;
- shareholdings that are of a temporary nature because of a formal agreement for disposal of the institution's interest;

(c) Income Taxes

(i) Current

Include:

- estimated accrual to date of income taxes payable for the current year.

(ii) Future

Include:

- future taxes if balance is credit.

(d) Obligations Related to Borrowed Securities

Include:

- any liabilities related to borrowed securities (securities sold short).

(e) Obligations Related to Assets Sold Under Repurchase Agreements

Include:

- liabilities incurred under sale and repurchase agreements.

(f) Deferred Income

Include:

- deferred fees, commission and other revenues;
- deferred servicing fee income on mortgage-backed securities and other securitized assets;
- unearned safety deposit box rentals and safekeeping charges;
- other unearned income, except pre-computed interest on loans.

(g) Derivative Related Amounts

Include:

- amounts relating to derivative instruments, including unrealized losses (gains are to be offset against losses only as permitted by CICA Handbook **S. 3863**, deferred unrealized gains relating to reserves for credit and market risks and administration costs etc., and premiums received.

Exclude:

- for Foreign Bank Branches only, derivative related amounts with head office, or other branches of the same bank (see Liability 9(h)).

**Column 'Fair Value Option'**

- Report the Balance Sheet value of financial instruments which are managed together on a fair value basis and which are designated as Held for Trading ("Fair Value Option") in accordance with CICA Handbook S.3855.19 (f)(ii) and with OSFI's Accounting Guideline D-10 "Accounting for Financial Instruments Designated as Fair Value Option".

**Column 'Gain/(Loss) Fair Value Option'**

- Report the before tax year-to-date realized and unrealized gain/(loss) recorded in earnings for each category of assets and liabilities classified under the 'Fair Value Option' column.

**A6 Other Assets & L4 Other Liabilities**

- Report only those assets and liabilities affected by the Financial Instruments standard and classified as Other Assets or Other Liabilities for GAAP purposes. This should only include derivative related amounts and the totals reported in this Section should tie to item Asset 16(f) and Liability 9(g).

**Lines 'Realized and Unrealized Gain/(Loss) from Fair Value Hedges and Fair Value Option'**

- Report the before tax year-to-date total realized and unrealized gain/(loss) recorded in earnings arising from all assets and liabilities classified as 'Fair Value Hedges'.
- Note, the amount reported for Fair Value Option should reflect the net realized and unrealized gain/(loss) arising from financial instruments which are managed together on a fair value basis. This amount should tie to the sum of items contained in the column "Gain/(Loss) Fair Value Option".
- The amount reported for Fair Value Hedges should only represent any ineffectiveness arising from marking to market hedging items and hedged items which are designated in fair value hedging relationships.

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

## AMENDMENT CONTROL LOG

### Charge for Impairment

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
| 1   | Q4 2000                  | 1           | <u>Add:</u><br>♦ Section 600 of the Bank Act (applies to Foreign Bank Branches)<br><br><u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628 |
| 2   | Q4 2005                  | 2, 3        | <u>Delete:</u><br>♦ Country Risk Allowances   |
| 3   | Q4 2007                  | 2, 4        | <u>Change:</u><br>♦ On-Balance Sheet to Recognized<br>♦ Off-Balance Sheet to Unrecognized   |
|   |                          |             |   |
|   |                          |             |   |

**CHARGE FOR IMPAIRMENT REPORT**

| INDIVIDUAL ALLOWANCES  | RESIDENT | NON-RESIDENT | TOTAL |
|--|----------|--------------|-------|
| 1. Deposits with Regulated Financial Institutions  |          |              |       |
| 2. Securities  |          |              |       |
| 3. Non-Mortgage Loans  |          |              |       |
| (a) Financial Institutions   |          |              |       |
| (b) Foreign Governments  |          |              |       |
| (c) Lease Receivables  |          |              |       |
| (d) Individuals for Non-Business Purposes  |          |              |       |
| (i) Credit Card Loans  |          |              |       |
| (ii) Personal Loans  |          |              |       |
| (e) Individuals and Others for Business Purposes   |          |              |       |
| (i) Public   |          |              |       |
| (ii) Private   |          |              |       |
| (A) Agriculture  |          |              |       |
| (B) Fishing and Trapping   |          |              |       |
| (C) Logging and Forestry   |          |              |       |
| (D) Mining, Quarrying and Oil Wells  |          |              |       |
| (E) Manufacturing  |          |              |       |
| (F) Construction and Real Estate   |          |              |       |
| (G) Transportation, Communication,<br>Other Utilities  |          |              |       |
| (H) Wholesale Trade  |          |              |       |
| (I) Retail   |          |              |       |
| (J) Service  |          |              |       |
| (K) Multi-Product Conglomerates  |          |              |       |
| (L) Others   |          |              |       |
| (f) Reverse Repurchase Agreements  |          |              |       |
| 4. Mortgage Loans  |          |              |       |
| (a) Residential  |          |              |       |
| (b) Non-residential  |          |              |       |
| 5. Other <b>Recognized</b> Assets  |          |              |       |
| 6. <b>Unrecognized</b> Assets  |          |              |       |
| TOTAL INDIVIDUAL ALLOWANCES  |          |              |       |
| GROUP ALLOWANCES   |          |              |       |
| TOTAL CHARGE FOR IMPAIRMENT CHARGED TO<br>THE CONSOLIDATED STATEMENT OF INCOME<br>AND EXPENSES |          |              |       |

**(f) Reverse Repurchase Agreements**

Report individual allowances relating to Asset 11(g).

**4. Mortgage Loans**

**(a) Residential**

**(b) Non-Residential**

Report individual allowances related to Asset 12(a) and (b).

**5. Other **Recognized** Assets**

Report individual allowances relating to Assets included in Assets 13, 15 and 16.

**6. **Unrecognized** Assets**

Report individual allowances relating to all **unrecognized** assets.

The remaining are self-explanatory and therefore no detailed instructions are provided.



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

## AMENDMENT CONTROL LOG

### Deposit Liabilities

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
| 1   | Q1 1999                  | 11, 12      | <u>Delete:</u><br>♦ Federal Government Enterprises which have been privatized:<br>- Canadian Commercial Corporation<br>- Canadian National Railway Company and subsidiaries<br>- Canarctic Shipping Company Ltd.<br>- Petro-Canada and subsidiaries     |
| 2   | Q1 2000                  | 1           | <u>Add:</u><br>♦ Section 600 of the Bank Act (applies to Foreign Bank Branches)<br><br><u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628<br>♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics |
| 3   | Q1 2001                  | 3           | <u>Delete:</u><br>♦ The last Section of the memo items. Names and addresses of five agents providing the largest amounts of deposits in aggregate.  |
| 4   | Q1 2007                  | 5, 6, 9     | <u>Change:</u><br>♦ Export Development Corporation to Export Development Canada<br>♦ Farm Credit Corporation to Farm Credit Canada<br>♦ Alberta Treasury Branches to ATB Financial<br><br><u>Delete:</u><br>♦ Province of Ontario Savings Office        |
|   |                          | 9           | <u>Change:</u><br>♦ Alberta Municipal Financial Corporation to Alberta Capital Finance Authority  |
| 5   | Q1 2008                  | 10          | <u>Add:</u><br>♦ Government Business Enterprises<br><br><u>Change:</u><br>♦ Instructions under Public Non-Financial Enterprises   |
|   |                          | 11-22       | <u>Delete:</u><br>♦ List of Federal and Provincial Government Enterprises   |
|   |                          |             |   |

**B. Public Non-Financial Enterprises**

A list of organizations at the federal and provincial levels is **provided in the manual**. There is, no corresponding list at the municipal level.

The determination for using the municipal category is left at the discretion of the institution.

**III. Non-Financial Private Corporations**

Includes all corporations and unincorporated branches of foreign corporations operating in Canada, except financial institutions and government enterprises.

**IV. Private Financial Institutions**

- (a) chartered banks - self-explanatory;
- (b) other deposit-taking institutions - includes credit unions and caisses populaires, trust companies and mortgage loan companies;
- (c) other private financial institutions - includes life insurance companies, fraternal benefit societies, fire and casualty insurance companies, trustee pension plans, investment dealers, mutual funds, closed-ends funds, mortgage investment trusts, sales finance and consumer loan companies, and other private financial institutions (such as holding companies, financial leasing companies, venture capital companies and other business finance companies).

**V. Unincorporated Business**

Includes all businesses which are not incorporated under the law of Canada or a province and which are not unincorporated branches of foreign corporations (see III above).

**GOVERNMENT BUSINESS ENTERPRISES**

The complete list of Federal and Provincial Government Enterprises can now be found under a new section entitled **Government Business Enterprises (GBE)**.

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

## AMENDMENT CONTROL LOG

### Geographic Distribution of Assets and Liabilities Booked In Canada

| Amendment Number  | Effective Reporting Date | Page Number    | Description   |
|---|--------------------------|----------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |                |   |
| 10  | January 2008             | 4, 20          | <u>Change:</u><br>◆ Other countries to Other developed countries  |
|   |                          | 5              | <u>Change:</u><br>◆ Hong Kong to Hong Kong SAR<br>◆ Macau to Macau SAR<br><br><u>Add:</u><br>◆ Samoa (870) under Offshore Centres   |
|   |                          | 8              | <u>Change:</u><br>◆ Kyrgyzstan to Kyrgyz Republic<br><br><u>Delete:</u><br>◆ Samoa (870) under Asia and Pacific   |
|   |                          | 11             | <u>Add:</u><br>◆ Slovenia (2007) to EMU members list  |
|   |                          | 12, 17, 19, 20 | <u>Change:</u><br>◆ Official monetary institutions to Official monetary institutions and non-bank holders of foreign exchange reserves  |
|   |                          | 15             | <u>Change:</u><br>◆ On- or off-balance sheet items to recognized or unrecognized items<br>◆ On-balance sheet to recognized  |
|   |                          | 20             | <u>Change:</u><br>◆ Central Bank of Ireland to Central Bank & Financial Services Authority of Ireland<br>◆ Hong Kong to Hong Kong SAR<br>◆ Monetary and Foreign Exchange Authority of Macau to Monetary Authority of Macau<br><br><u>Add:</u><br>◆ Ministry of Finance under Bank of Japan<br><br><u>Delete:</u><br>◆ Gibraltar, Financial Services Commission<br>◆ Guernsey, Guernsey Financial Services Commission<br>◆ Isle of Man, Isle of Man Financial Supervision Commission<br>◆ Jersey, Jersey Financial Services Commission |
|   |                          | 21             | <u>Add:</u><br>◆ Samoa, Central Bank of Samoa   |
|   |                          | 22             | <u>Change:</u><br>◆ Abu Dhab to Abu Dhabi<br>◆ Reserve Bank of Central Bank to Reserve Bank of Fiji<br>◆ National State Bank of Kazakhstan to National Bank of the Republic of Kazakhstan<br>◆ Kyrgyzstan, National Bank of Kyrgyzstan to Kyrgyz Republic, The National Bank of the Kyrgyz Republic<br><br><u>Add:</u><br>◆ State Administration of Foreign Exchange under The People's Bank of China   |

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

## AMENDMENT CONTROL LOG

### Geographic Distribution of Assets and Liabilities Booked In Canada

| Amendment Number  | Effective Reporting Date | Page Number | Description  |
|---|--------------------------|-------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |  |
|   |                          | 23          | <u>Delete:</u><br><ul style="list-style-type: none"> <li>◆ Timor Leste, East-Timor Central Payments Office</li> <li>◆ Western Samoa, Central Bank of Samoa</li> <li>◆ Turks and Caicos Islands under Latin America and Caribbean</li> </ul><br><u>Change:</u><br><ul style="list-style-type: none"> <li>◆ Serbia and Montenegro to Serbia</li> </ul>   |
|   |                          | 24          | <u>Change:</u><br><ul style="list-style-type: none"> <li>◆ Surinam, Centrale Bank van Surinam to Suriname, Centrale Bank van Suriname</li> <li>◆ Association of South East Asian Nations (ESEAN) to Association of South East Asian Nations (ASEAN)</li> <li>◆ Caribbean Community (CARICOM) to Caribbean Community and Common Market (CARICOM)</li> </ul><br><u>Delete:</u><br><ul style="list-style-type: none"> <li>◆ European Coal and Steel Community (ECSC), Brussels</li> </ul><br><u>Add:</u><br><ul style="list-style-type: none"> <li>◆ African Union (AU), Addis Ababa (Ethiopia)</li> </ul>  |
|   |                          | 25          | <u>Delete:</u><br><ul style="list-style-type: none"> <li>◆ Organization of African Unity (OAU), Addis Ababa (Ethiopia)</li> <li>◆ International Natural Rubber Organization (INRO), Kuala Lumpur</li> <li>◆ International Tin Council (ITC), London</li> </ul><br><u>Add:</u><br><ul style="list-style-type: none"> <li>◆ West African Economic Community (WAEC), Ouagadougou (Burkina Faso)</li> <li>◆ Council of Europe Development Bank, Paris</li> </ul><br><u>Change:</u><br><ul style="list-style-type: none"> <li>◆ Central American Bank for Economic to Central American Bank for Economic Integrations (CABEL)</li> <li>◆ International Wheat Council (IWC) to International Grains Council (IGC)</li> <li>◆ International Red Cross (IRC) to International Committee of the Red Cross (ICRC)</li> </ul> |
|   |                          | 26          | <u>Add:</u><br><ul style="list-style-type: none"> <li>◆ World Tourism Organization (UN WTO), Madrid</li> </ul>   |
|   |                          |             |  |

**LIST OF COUNTRY CODES**

**A. Developed countries**

(i) **Europe**

|                |     |
|----------------|-----|
| Andorra        | 403 |
| Austria        | 437 |
| Belgium        | 406 |
| Denmark        | 409 |
| Faroe Islands  | 479 |
| Finland        | 441 |
| France         | 412 |
| Germany        | 415 |
| Greece         | 445 |
| Greenland      | 480 |
| Iceland        | 449 |
| Ireland        | 418 |
| Italy          | 421 |
| Liechtenstein  | 453 |
| Luxembourg     | 424 |
| Monaco         | 427 |
| Netherlands    | 430 |
| Norway         | 457 |
| Portugal       | 461 |
| San Marino     | 491 |
| Spain          | 465 |
| Sweden         | 469 |
| Switzerland    | 473 |
| United Kingdom | 124 |
| Vatican        | 433 |

(ii) **Other developed countries**

|               |     |
|---------------|-----|
| Australia     | 812 |
| Japan         | 135 |
| New Zealand   | 824 |
| United States | 110 |

**B. Offshore centres**

|                        |     |
|------------------------|-----|
| Aruba                  | 208 |
| Anguilla               | 274 |
| Antigua and Barbuda    | 207 |
| Bahamas                | 209 |
| Bahrain                | 604 |
| Barbados               | 212 |
| Bermuda                | 215 |
| British Virgin Islands | 218 |
| Cayman Islands         | 221 |
| Gibraltar              | 485 |
| Guernsey               | 486 |

|   |     |
|---|-----|
| Hong Kong SAR   | 658 |
| Isle of Man   | 487 |
| Jersey  | 488 |
| Lebanon   | 620 |
| Macau SAR   | 670 |
| Mauritius   | 758 |
| Montserrat  | 260 |
| Netherlands Antillies   | 263 |
| Panama  | 363 |
| Panama Canal Zone   | 367 |
| Samoa   | 870 |
| Singapore   | 686 |
| St. Kitts-Nevis   | 272 |
| Vanuatu (formerly New Hebrides)   | 856 |
| <br>  |     |
| <b>C. <u>Developing Countries</u></b>                                     |     |
| <br>  |     |
| <b>(i) <u>Europe</u></b>  |     |
| Albania   | 515 |
| Belarus   | 517 |
| Bosnia-Herzegovina  | 519 |
| Bulgaria  | 521 |
| Croatia   | 525 |
| Cyprus  | 481 |
| Czech Republic  | 526 |
| Estonia   | 529 |
| Hungary   | 539 |
| Latvia  | 540 |
| Lithuania   | 541 |
| Macedonia   | 542 |
| Malta   | 489 |
| Moldova   | 543 |
| Montenegro  | 559 |
| Poland  | 545 |
| Romania   | 551 |
| Russian Federation  | 553 |
| Serbia  | 558 |
| Slovak Republic   | 552 |
| Slovenia  | 555 |
| Turkey  | 477 |
| Ukraine   | 556 |
| <br>  |     |
| <b>(ii) <u>Latin America, Caribbean, and Western Atlantic Islands</u></b> |     |
| Argentina   | 303 |
| Belize  | 307 |
| Bolivia   | 311 |
| Brazil  | 315 |
| Chile   | 319 |
| Colombia  | 323 |
| Costa Rica  | 327 |
| Cuba  | 224 |

(iv) **Asia and Pacific**

|   |     |
|---|-----|
| Afghanistan   | 648 |
| American Samoa  | 832 |
| Antarctica  | 834 |
| Armenia   | 647 |
| Azerbaijan  | 649 |
| Bangladesh  | 650 |
| Bhutan, Kingdom of  | 652 |
| British Indian Ocean Territory  | 710 |
| Brunei  | 654 |
| Cambodia  | 664 |
| China, People's Republic of   | 640 |
| Christmas Island  | 840 |
| Cook Islands  | 826 |
| Fiji  | 842 |
| French Polynesia  | 844 |
| Georgia   | 657 |
| Guam  | 848 |
| India   | 660 |
| Indonesia   | 662 |
| Johnston Island   | 850 |
| Kazakhstan  | 665 |
| Kiribati (Canton and Enderbury, Gilbert Island,<br>Phoenix Islands, Line Islands) | 846 |
| Korea, Republic of (south)  | 666 |
| Korea, Democratic People's Republic of (north)                                    | 642 |
| <b>Kyrgyz Republic</b>  | 667 |
| Laos  | 668 |
| Malaysia  | 672 |
| Maldives, Republic of   | 674 |
| Marshall Islands  | 872 |
| Micronesia  | 874 |
| Midway Island   | 852 |
| Mongolia  | 644 |
| Myanmar (formerly Burma)  | 656 |
| Nauru   | 818 |
| Nepal, Kingdom of   | 676 |
| New Caledonia   | 854 |
| Niue Island   | 828 |
| Norfolk Island  | 820 |
| Pacific Islands (Trust Territory)   | 858 |
| Pakistan  | 678 |
| Palau   | 876 |
| Papua New Guinea  | 822 |
| Philippines   | 680 |
| Pitcairn Islands  | 860 |
| Solomon Islands   | 836 |
| Sri Lanka   | 688 |
| Taiwan  | 690 |
| Tajikistan  | 691 |

## **GENERAL INSTRUCTIONS**

The purpose of this return is to provide foreign currency and Canadian currency information regarding the size and nature of an institution's claims, other exposures, and liabilities to residents of foreign countries and Canada that are booked in Canada. The data are an important source of information for measuring Canada's balance of payments and are the basis for fulfilling Canada's reporting responsibilities to the Bank for International Settlements.

Institutions should file the data as two separate returns: code GM for the monthly variables and code GQ for the quarterly variables.

The information reported covers claims, other exposures, and liabilities *booked at* the Head Office of the institution, at Canadian branches of the institution, at the Head Office or Canadian branches of Canadian Corporations controlled by the institution, or at Canadian branches or offices of foreign corporations controlled by the institution (that is, Canadian units of the institution). International departments or divisions are considered to be residents of the country in which the office is located. The level of consolidation for this return should be the same as that for the Balance Sheet. The positions of investment dealer subsidiaries are to be consolidated into this return.

All foreign currency claims, other exposures, and liabilities (whether vis-à-vis residents or non-residents) are to be reported on this return. Only Canadian dollar claims, other exposures, and liabilities vis-à-vis non-residents are to be reported on this return. That is, there should be no Canadian dollar booked in Canada data reported vis-à-vis Canadian residents. The only exceptions are inward risk transfer columns, since Canadians may have guaranteed a Canadian dollar claim on a non-resident.

Separate data are required with respect to positions in Canadian dollars, U.S. dollars, British sterling, EURO, Swiss francs and "all other foreign currencies". Foreign currencies amounts are to be translated into Canadian currency equivalent amounts using closing foreign exchange rates provided by the Bank of Canada. Currencies for which the Bank of Canada does not provide closing rates may be converted to Canadian currency equivalents using a representative closing market mid-rate or the most recently quoted market rate available.

As of January 1, 1999, members of the European Monetary Union (EMU) merged their currencies into a new currency, the EURO. EMU members include: Austria, Belgium, Finland, France, Germany, Greece (2001), Ireland, Italy, Luxembourg, Netherlands, Portugal, **Slovenia (2007)** and Spain. Prior to January 1, 1999, EMU member currencies were reported in the "Other Currencies" column, with the exception of Deutsche Marks, which were reported separately. Beginning January 1, 1999, all EURO currency entries (i.e., entries for all EMU members) are reported in the "EURO" column.

Claims, other exposures, and liabilities are referred to as column numbers; this reference is for purposes of reporting the return to the Bank of Canada. The residency of counterparties on both an immediate borrower and ultimate risk basis, is to be indicated according to a three digit country code provided on the List of Country Codes. References to "sections" in these instructions are intended to refer to the various sections on the List of Country Codes.

All claims and other exposures are to be reported gross of any allowances for impairment. Accrued interest is to be excluded from all parts of the return. Exclude all gold and silver balances, foreign coin, foreign government or bank notes, net debit or credit items in transit vis-à-vis third parties, amounts reported as insurance-related assets and liabilities, and items reported in the "other" assets and liabilities items on the month-end balance sheet.



Claims, other exposures, and liabilities are to be initially classified on a geographical basis according to the mailing address of the counterparty, unless the bank is aware that the resident status of the counterparty is different from their mailing address. Foreign branches or foreign subsidiaries of Canadian corporations are classified as non-residents (making them residents of the foreign country in which they are operating), while branches or subsidiaries of foreign corporations operating in Canada are classified as residents. Claims, other exposures and liabilities vis-à-vis international institutions are to be reported separately in section D of the return (see list of country codes).

All intra-institution balances (including intra-institution net debit and credit items in transit) with foreign units of the institution are to be reported separately in the memorandum columns 17, 171, 172, 517, 527 or 27 as applicable. Intra-institution balances refer to claims on or liabilities to foreign branches, agencies and consolidated subsidiaries booked in Canada at the Head Office of the institution, at Canadian branches of the institution, at the Head Office or Canadian branches of Canadian Corporations controlled by the institution, or at Canadian branches or offices of foreign corporations controlled by the institution. Institutions are to include retained earnings in column 171 (Long term). Working capital is to be excluded from these columns. Working capital is defined as funds of a permanent debt nature that are provided by the head office of a bank to a legally dependent, non-incorporated branch for the purpose of supporting its day-to-day operations.

Bearer term deposits and other similar negotiable instruments for which the institution has no way of knowing the residency of the holder of such instruments are to be reported in section D (country code 935) on Part II of the return under the column 'other deposits payable'. Subordinated debt issued by the institution is to be allocated to country of residence of the holder of the debt. In cases where the institution cannot know the residency of the holder of such debt, report amounts outstanding in section D (country code 935).

In section D of the list of country codes, reference is made to shipping loans. "Shipping loans" are defined to be those loans made upon the security of a ship to an entity whose address reflects its desire to fly "flags of convenience" (usually Liberian or Panama), and whose income is generated by chartering its ship to a resident of another country. Since it is difficult to ascertain where the borrower is domiciled and what the ultimate risk might be, these types of loans should be reported separately in section D (unallocated) (country code 930). It is not necessary to file any information regarding risk transfers for these types of loans.

For reporting purposes of Part I, total immediate borrower claims, outward risk and inward risk transfers are further disaggregated by sector (Banks, Private, and Public). Total immediate borrower claims are also broken down by residual term to maturity. Claims that cannot be classified by maturity, such as equity, should be assigned to the residual category "unallocated".

Sector:

"Banks" are defined to include all institutions that are regarded as banks in the countries in which they are incorporated and supervised by the appropriate banking supervisory or monetary authority. International agencies such as development banks are to be classified as public non-banks borrowers. Claims, other exposures, and liabilities vis-à-vis international agencies should be reported separately in section D of the return.

"Public" borrowers are defined to include all governments in a country whether central, provincial, state, regional, municipal or local, their departments and agencies. Regional, national, and international development banks are to be classified as public borrowers. Securities issued by or loans to official monetary institutions and non-bank holders of foreign exchange reserves are to be treated as public claims (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves). Government business enterprises, i.e., corporations and other entities other than banks that are majority controlled (over 50 per cent owned directly or indirectly) or deemed by the reporting bank to be controlled by governments, are classified as public borrowers.

The following equation illustrates how to derive claims on an ultimate risk basis:

$$\begin{array}{rcccccc} \text{Total Claims} & - & \text{Outward Risk} & + & \text{Inward Risk} & = & \text{Total Claims} \\ \text{(Immediate Borrower Basis)} & & \text{Transfer} & & \text{Transfer} & & \text{(Ultimate Risk Basis)} \end{array}$$

Derivatives:

Banks are to provide data on financial claims (i.e., positive market values) resulting from derivative contracts, independent of whether they are booked as **recognized or unrecognized** items. The data should be reported on an ultimate risk basis, i.e., the positions should be allocated to the country where the final risk lies. The data should cover in principle all derivative contracts that are reported in the context of the BIS regular OTC derivatives statistics. The data thus mainly comprise forwards, swaps and options relating to foreign exchange, interest rate, equity, commodity and credit derivative contracts. As previously indicated, credit derivatives that are used to cover for the counterparty risk of financial claims in the banking book should be reported as “risk transfers” and not as derivatives (see credit derivatives table on page 14).

The following is a description of common OTC derivative instruments:

- forwards
- swaps
- OTC options (if sold, do not include)

*Forward contracts:* Forward contracts represent agreements for delayed delivery of financial instruments or commodities in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. Forward contracts are not traded on organized exchanges and their contractual terms are not standardized. Forward contracts are to be reported that have been entered into by the reporting bank and are outstanding (i.e., open contracts) as at the reporting date. Contracts are outstanding (i.e., open) until they have been cancelled by acquisition or delivery of the underlying financial instrument or commodity or settled in cash.

*Swaps:* Swaps are transactions in which two parties agree to exchange payment streams based on a specified notional amount for a specified period.

*OTC options:* Option contracts convey either the right or the obligation, depending upon whether the reporting institution is the purchaser or the writer, respectively, to buy or sell a financial instrument or commodity at a specified price up to a specified future date. OTC option contracts include all option contracts not traded on an organized exchange. These include: swaptions, i.e., options to enter into a swap contract, and contracts known as caps, floors, collars, and corridors. Options such as call features embedded in loan, securities and other **recognized** assets are not to be included. Sold options are not considered a financial claim and therefore are not to be included under derivatives. (Note: Sold options can be used to provide protection under various contractual arrangements for credit derivatives – see risk transfer section).

Derivative Valuation:

“Positive market value” of derivatives is defined as the absolute value of open contracts with a positive replacement value evaluated at market prices prevailing at the reporting date. Thus, the positive market value of a bank’s outstanding contracts is the sum of all positive replacement values of a reporting bank’s contracts at current market prices (and which therefore, if they were settled immediately, would represent claims on counterparties). Amounts are to be reported after taking into account all legally enforceable bilateral netting agreements. Note negative market values are not to be included.

Further instrument definitions and reporting categorizations follows.

## **SPECIFIC INSTRUCTIONS**

(Items marked with an asterisk are to be reported only on calendar quarter-ending months.)

### **PART I - CLAIMS**

#### **Positions on an immediate borrower basis**

##### Columns 1, 2, 110 - Balances with Banks and Official Monetary Institutions and Non-Bank Holders of Foreign Exchange Reserves

Deposits with other banks or official monetary institutions and non-bank holders of foreign exchange reserves are to be reported geographically according to the location of the bank branch where the deposit is held.

Deposits with banks are to be split between those that are interest bearing and those which are not. Exclude net debit items in transit.

##### Columns 3, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375 - Securities

Securities are to be reported at balance sheet value, gross of any allowance for impairment and are to be reported geographically according to the country of residence of the issuer. Short-term securities are those with an original term to maturity of one year or less, with the exception of Government of Canada securities where short-term securities are those with a remaining term to maturity of 3 years or less. Securities issued by official monetary institutions and non-bank holders of foreign exchange reserves are to be reported in columns 366, 369, 372, and 375 (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves).

\* Report columns 364 through 375 only as at calendar quarter-ending months.

##### Columns 4, 5, 521, 522 - Loans

All loans are to be reported at balance sheet value, gross of any allowance for impairment. Loans include lease receivables. Loans to official monetary institutions and non-bank holders of foreign exchange reserves are to be reported in column 522 (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves).

\* Report columns 521 and 522 only as at calendar quarter-ending months.

##### Column 6 - Total Claims

Report the total of columns 1, 2, 110, 3, 4 and 5.

##### \* Columns 99, 11, 112, 400 – Distribution of Total Claims by Residual Term to Maturity

Distribute total claims (column 6) according to residual term to maturity. The maturity distribution should reflect amortization periods or final maturity dates, rather than interest adjustment or rollover dates. Installment loans should be allocated to the periods in which the installment payments are made. Demand loans should be classified as claims with a maturity of one year or less. If a claim involves a sinking fund, use the final maturity date. Equities are to be included in column 400 (unallocated) along with the data for which it is not necessary to report maturity, e.g., deposits with individual banks, securities holdings of specific issues amounting to \$200,000 or less, and loans made under authorization of \$200,000 or less.

## **PART II - LIABILITIES**

### Columns 18, 19 - Deposits Payable to Banks

Deposits payable to other banks are to be classified geographically according to the residency of the branch of the depositing institution. Report deposits payable to official monetary institutions and non-bank holders of foreign exchange reserves separately. Exclude net credit items in transit.

### Column 20 - Deposits Payable to Official Monetary Institutions and Non-Bank Holders of Foreign Exchange Reserves

Include deposits payable to official monetary institutions and non-bank holders of foreign exchange reserves (see the list of official monetary institutions and non-bank holders of foreign exchange reserves).

### Column 21 - Other Deposits

Include all deposits not reported in columns 18, 19, and 20. Bearer term deposits and other similar negotiable instruments for which the institution has no way of knowing the residency of the holder of such instruments are to be reported in section D under this column (country code 935).

### Column 22 - Total of all Deposits Payable

Report the total of columns 18, 19, 20 and 21.

### Column 27, 527 - Total Liabilities to Foreign Branches, Agencies and Consolidated Subsidiaries

Report total liabilities to foreign branches, agencies, and consolidated subsidiaries booked in Canada at the Head Office of the bank, at Canadian branches of the bank, at the Head Office or Canadian branches of Canadian Corporations controlled by the bank, or at Canadian branches or offices of foreign corporations controlled by the bank. Intra-institution liabilities to banks are also to be reported in column 527. Foreign bank branches are to report in column 27 and 527 amounts vis-à-vis head office and other related branches.

\* Report column 527 only as at calendar quarter-ending months.

Note: Reporting for column 527 becomes effective March 2006.

### Column 664 - Subordinated Debt

Report subordinated debt outstanding. If residency of the holder is unknown, report these amounts in Section D - unallocated (country code 935).

**OFFICIAL MONETARY INSTITUTIONS AND NON-BANK HOLDERS OF  
FOREIGN EXCHANGE RESERVES**

**Developed countries**

**Europe**

|                           |  |
|---------------------------|--|
| Austria                   | Oesterreichische Nationalbank                          |
| Belgium                   | Banque Nationale de Belgique, S.A.                     |
| Denmark                   | Danmarks National Bank                                 |
| Euro Area                 | European Central Bank                                  |
| Finland                   | Suomen Pankki-Finlands Bank                            |
| France                    | Banque de France                                       |
| Germany                   | Deutsche Bundesbank                                    |
| Greece                    | Bank of Greece   |
| Iceland                   | Sedlabanki Islands                                     |
| Ireland                   | Central Bank & Financial Services Authority of Ireland |
| Italy                     | Banca d'Italia; Ufficio Italiano dei Cambi             |
| Luxembourg                | Institut Monétaire Luxembourgeois                      |
| Netherlands               | De Nederlandsche Bank N.V.                             |
| Norway                    | Norges Bank  |
| Portugal                  | Banco de Portugal                                      |
| San Marino                | San Marinense Institute of Credit                      |
| Spain                     | Banco de Espana  |
| Sweden                    | Sveriges Riksbank                                      |
| Switzerland/Liechtenstein | Schweizerische Nationalbank                            |
| United Kingdom            | Bank for International Settlements<br>Bank of England  |

**Other developed countries**

|               |   |
|---------------|---|
| Australia     | Reserve Bank of Australia   |
| Canada        | Bank of Canada  |
| Japan         | The Bank of Japan<br>Ministry of Finance  |
| New Zealand   | Reserve Bank of New Zealand   |
| United States | Federal Reserve System (the Federal Reserve Board, the<br>Federal Reserve Bank of New York and the eleven other<br>Federal Reserve Banks) |

**Offshore centres**

|                |                                   |
|----------------|-----------------------------------|
| Aruba          | Centrale Bank van Aruba           |
| Bahamas        | Central Bank of the Bahamas       |
| Bahrain        | Bahrain Monetary Agency           |
| Barbados       | Central Bank of Barbados          |
| Bermuda        | Bermuda Monetary Authority        |
| Cayman Islands | Cayman Islands Monetary Authority |
| Hong Kong SAR  | Hong Kong Monetary Authority      |
| Lebanon        | Banque du Liban                   |
| Macau SAR      | Monetary Authority of Macau       |

|                      |                                     |
|----------------------|-------------------------------------|
| Mauritius            | Bank of Mauritius                   |
| Netherlands Antilles | Bank van de Nederlandse Antillen    |
| Panama               | Banco Nacional de Panama            |
| <b>Samoa</b>         | <b>Central Bank of Samoa</b>        |
| Singapore            | The Monetary Authority of Singapore |
| Vanuatu              | Reserve Bank of Vanuatu             |

**Developing countries**

**Africa and Middle East**

|   |  |
|---|--|
| Algeria   | Banque d'Algérie                           |
| Angola  | Banco Nacional de Angola                   |
| Botswana  | The Bank of Botswana                       |
| Burundi   | Banque de la République du Burundi         |
| Cape Verde Islands  | Banco de Cabo Verde                        |
| Central Africa :<br>(Cameroon, Chad,<br>Central African<br>Republic, Gabon,<br>Equatorial Guinea and<br>Rép. Pop. du Congo) | Banque des Etats de l'Afrique Centrale     |
| Congo, Democratic Republic of   | Central Bank of Congo                      |
| Comoros   | Banque Centrale des Comores                |
| Djibouti  | Banque Nationale de Djibouti               |
| Egypt   | Central Bank of Egypt                      |
| Eritrea   | National Bank of Eritrea                   |
| Ethiopia  | National Bank of Ethiopia                  |
| Gambia  | Central Bank of the Gambia                 |
| Ghana   | Bank of Ghana                              |
| Guinea  | Banque Centrale de la République de Guinée |
| Iran  | Bank Markazi Jomhuri Islami Iran           |
| Iraq  | Central Bank of Iraq                       |
| Israel  | Bank of Israel                             |
| Jordan  | Central Bank of Jordan                     |
| Kenya   | Central Bank of Kenya                      |
| Kuwait  | Central Bank of Kuwait                     |
| Lesotho   | Central Bank of Lesotho                    |
| Liberia   | Central Bank of the Republic of Liberia    |
| Libya   | Central Bank of Libya                      |
| Madagascar  | Banque Centrale de Madagascar              |
| Malawi  | Reserve Bank of Malawi                     |
| Mauritania  | Banque Centrale de Mauritanie              |
| Morocco   | Banque Al-Maghrib                          |
| Mozambique  | Banco de Mocambique                        |
| Namibia   | Bank of Namibia                            |
| Nigeria   | Central Bank of Nigeria                    |
| Oman  | Central Bank of Oman                       |
| Qatar   | Qatar Central Bank                         |
| Rwanda  | Banque Nationale du Rwanda                 |
| Sao Tomé and Principe   | Banco Nacional de Sao Tomé e Principe      |
| Saudi Arabia  | Saudi Arabian Monetary Agency              |

|                                      |   |
|--------------------------------------|---|
| Seychelles                           | Central Bank of the Seychelles                    |
| Sierra Leone                         | Bank of Sierra Leone                              |
| Somalia                              | Central Bank of Somalia                           |
| South Africa                         | South African Reserve Bank                        |
| Sudan                                | Bank of Sudan                                     |
| Swaziland                            | Central Bank of Swaziland                         |
| Syria                                | Central Bank of Syria                             |
| Tanzania                             | Bank of Tanzania                                  |
| Tunisia                              | Banque Centrale de Tunisie                        |
| Uganda                               | Bank of Uganda                                    |
| United Arab Emirates:                |   |
| (Abu Dhabi, Dubai,                   | Abu Dhabi Investment Authority                    |
| Sharjah, Ajman, Umm                  | Central Bank of the United Arab Emirates          |
| Al Quaiwain, Ras al                  | Government of Dubai                               |
| Khaimah, Fujairah)                   |   |
| West African Monetary Union:         |   |
| (Benin, Burkina Faso,                |   |
| Côte d'Ivoire, Mali, Niger, Senegal, | Banque Centrale des Etats de l'Afrique de l'Ouest |
| Togo and Guinea-Bissau)              |   |
| Yemen                                | Central Bank of Yemen                             |
| Zambia                               | Bank of Zambia                                    |
| Zimbabwe                             | Reserve Bank of Zimbabwe                          |
| <b>Asia and Pacific</b>              |   |
| Afghanistan                          | Da Afghanistan Bank                               |
| Armenia                              | Central Bank of Armenia                           |
| Azerbaijan                           | National Bank of Azerbaijan                       |
| Bangladesh                           | Bangladesh Bank                                   |
| Bhutan                               | Royal Monetary Authority of Bhutan                |
| Brunei                               | Brunei Monetary Board                             |
| Cambodia                             | Banque Nationale du Cambodge                      |
| China                                | People's Bank of China                            |
|                                      | State Administration of Foreign Exchange          |
|                                      | Reserve Bank of Fiji                              |
| Fiji                                 | Institut d'Emission d'Outre-Mer                   |
| French Polynesia                     | National Bank of Georgia                          |
| Georgia                              | Reserve Bank of India                             |
| India                                | Bank Indonesia                                    |
| Indonesia                            | National Bank of the Republic of Kazakhstan       |
| Kazakhstan                           | Bank of Kiribati                                  |
| Kiribati                             | Korean Central Bank                               |
| Korea (N.)                           | The Bank of Korea                                 |
| Korea (S.)                           | The National Bank of the Kyrgyz Republic          |
| Kyrgyz Republic                      | State Bank of Lao PDR                             |
| Laos                                 | Central Bank of Malaysia                          |
| Malaysia                             | Maldives Monetary Authority                       |
| Maldives                             | The Bank of Mongolia                              |
| Mongolia                             | Central Bank of Myanmar                           |
| Myanmar                              | Bank of Nauru                                     |
| Nauru                                | Nepal Rastra Bank                                 |
| Nepal                                | Institut d'Emission d'Outre-mer                   |
| New Caledonia                        | State Bank of Pakistan                            |
| Pakistan                             |   |

Papua-New Guinea  
Philippines  
Solomon Islands  
Sri Lanka  
Taiwan  
Tajikistan  
Thailand  
Tonga  
Turkmenistan  
Tuvalu  
Uzbekistan  
Vietnam  
Wallis and Futuna

Bank of Papua-New Guinea  
Central Bank of the Philippines  
Central Bank of Solomon Islands  
Central Bank of Sri Lanka  
Central Bank of China (Taiwan)  
National Bank of Tajikistan  
Bank of Thailand  
National Reserve Bank of Tonga  
State Bank of Turkmenistan  
National Bank of Tuvalu  
National Bank of Uzbekistan  
State Bank of Vietnam  
Institu d'Emission d'Outre-Mer

### **Europe**

Albania  
Belarus  
Bosnia and Herzegovina  
Bulgaria  
Croatia  
Cyprus  
Czech Republic  
Estonia  
Hungary  
Latvia  
Lithuania  
Macedonia  
Malta  
Moldova  
Poland  
Romania  
Russia  
**Serbia**  
Slovak Republic  
Slovenia  
Turkey  
Ukraine

State Bank of Albania  
National Bank of Belarus  
Narodna Banka of Bosnia and Herzegovina  
National Bank of Bulgaria  
National Bank of Croatia  
Central Bank of Cyprus  
Czech National Bank  
Bank of Estonia  
National Bank of Hungary  
Bank of Latvia  
The Bank of Lithuania  
National Bank of Macedonia  
Central Bank of Malta  
National Bank of Moldova  
National Bank of Poland  
National Bank of Romania  
Central Bank of Russia  
National Bank of Serbia  
National Bank of Slovakia  
Bank of Slovenia  
Banque Centrale de la République de Turquie  
National Bank of Ukraine

### **Latin America and Caribbean**

(Anguilla, Antigua and  
Barbuda, Dominica,  
Grenada, Montserrat,  
St.Kitts-Nevis,  
St.Lucia, St.Vincent,  
Grenadines)  
Argentina  
Belize  
Bolivia  
Brazil  
Chile  
Colombia

Eastern Caribbean Central Bank  
  
Banco Central de la Republica Argentina  
Central Bank of Belize  
Banco Central de Bolivia  
Banco Central do Brasil  
Banco Central de Chile  
Banco de la Republica



|                     |  |
|---------------------|--|
| Costa Rica          | Banco Central de Costa Rica              |
| Cuba                | Banco Nacional de Cuba                   |
| Dominican Republic  | Banco Central de la Republica Dominicana |
| Ecuador             | Banco Central del Ecuador                |
| El Salvador         | Banco Central de Reserva de El Salvador  |
| Guatemala           | Banco de Guatemala                       |
| Guyana              | Bank of Guyana                           |
| Haiti               | Banque de la République d'Haiti          |
| Honduras            | Banco Central de Honduras                |
| Jamaica             | Bank of Jamaica                          |
| Mexico              | Banco de Mexico                          |
| Nicaragua           | Banco Central de Nicaragua               |
| Paraguay            | Banco Central de Paraguay                |
| Peru                | Banco Central de Reserva del Peru        |
| Suriname            | Centrale Bank van Suriname               |
| Trinidad and Tobago | Central Bank of Trinidad and Tobago      |
| Uruguay             | Banco Central del Uruguay                |
| Venezuela           | Banco Central de Venezuela               |

## INTERNATIONAL FINANCIAL AGENCIES

### EU organizations

|  |            |
|--|------------|
| European Atomic Energy Community (EURATOM) | Brussels   |
| European Investment Bank (EIB)             | Luxembourg |

### Other European organizations

|   |            |
|---|------------|
| Council of Europe (CE)  | Strasbourg |
| European Free Trade Association (EFTA)                        | Geneva     |
| European Organization for Nuclear Research (CERN)             | Geneva     |
| European Space Agency (ESA)                                   | Paris      |
| European Telecommunications Satellite Organization (EUTELSAT) | Paris      |
| Western European Union (WEU)                                  | Brussels   |

### Intergovernmental organizations

|  |                        |
|--|------------------------|
| African Union (AU)   | Addis Ababa (Ethiopia) |
| Association of South East Asian Nations (ASEAN)                          | Jakarta                |
| Caribbean Community and Common Market (CARICOM)                          | Georgetown (Guyana)    |
| Central American Common Market (CACM)                                    | Guatemala City         |
| Colombo Plan   | Colombo (Sri Lanka)    |
| Economic Community of West African States (ECOWAS)                       | Lagos (Nigeria)        |
| Latin American Association of Development Financing Institutions (ALIDE) | Lima                   |
| Latin American Economic System (SELA)                                    | Caracas                |
| Latin American Integration Association (LAIA)                            | Montevideo             |
| League of Arab States (LAS)  | Cairo                  |
| North Atlantic Treaty Organization (NATO)                                | Brussels               |
| Organization of Economic Co-operation and Development (OECD)             | Paris                  |
| Organization of American States (OAS)                                    | Washington             |
| Organization of Central American States (OCAS)                           | San Salvador           |
| Organization of Eastern Caribbean States (OECS)                          | Castries (St Lucia)    |

|  |                            |
|--|----------------------------|
| South Asian Association for Regional Cooperation (SAARC) | Kathmandu (Nepal)          |
| West African Economic Community (WAEC)                   | Ouagadougou (Burkina Faso) |

**Regional aid banks and funds**

|   |                           |
|---|---------------------------|
| African Development Bank Group                          | Adibjan (Côte d'Ivoire)   |
| Andean Development Corporation (ADC)                    | Caracas                   |
| Arab Bank for Economic Development in Africa (BADEA)    | Khartoum                  |
| Arab Fund for Economic and Social Development (AFESD)   | Manama                    |
| Arab Monetary Fund (AMF)                                | Abu Dhabi                 |
| Asian Clearing Union (ACU)                              | Teheran                   |
| Asian Development Bank (ADB)                            | Manila                    |
| Caribbean Development Bank (CDB)                        | St Michael (Barbados)     |
| Central African States' Development Bank (CASDB)        | Brazzaville (Congo)       |
| Central American Bank for Economic Integrations (CABEI) | Tegucigalpa DC (Honduras) |
| Council of Europe Development Bank                      | Paris                     |
| East African Development Bank (EADB)                    | Kampala                   |
| European Bank for Reconstruction and Development (EBRD) | London                    |
| Inter-American Development Bank (IADB)                  | Washington                |
| Islamic Development Bank (IsDB)                         | Jeddah (Saudi Arabia)     |
| Latin American Reserve Fund (LARF)                      | Santafé de Bogota         |
| Nordic Investment Bank (NIB)                            | Helsinki                  |
| OPEC Fund for International Development (OFID)          | Vienna                    |
| West African Clearing House (WACH)                      | Lagos (Nigeria)           |
| West African Monetary Union (WAMU)                      | Senegal                   |

**Commodity Organizations**

|   |                    |
|---|--------------------|
| Intergovernmental Council of Copper Exporting Countries (CIPEC) | Paris              |
| International Cocoa Organization (ICCO)                         | London             |
| International Coffee Organization (ICO)                         | London             |
| International Cotton Advisory Committee (ICAC)                  | Washington         |
| International Grains Council (IGC)                              | London             |
| International Jute Organization (IJO)                           | Dhaka (Bangladesh) |
| International Lead and Zinc Study Group (ILZSG)                 | London             |
| International Olive Oil Council (IOOC)                          | Madrid             |
| International Rubber Study Group (IRSG)                         | Wembley            |
| International Sugar Organization (ISO)                          | London             |
| Latin American Energy Organization (OLADE)                      | Quito (Ecuador)    |
| Organization of Arab Petroleum Exporting Countries (OAPEC)      | Cairo              |
| Organization of the Petroleum Exporting Countries (OPEC)        | Vienna             |

**Other**

|   |        |
|---|--------|
| International Committee of the Red Cross (ICRC)           | Geneva |
| International Maritime Satellite Organization (INMARTSAT) | London |
| World Council of Churches (WCC)                           | Geneva |

The above list covers the most important organizations, but it is not exhaustive.

**UN AGENCIES**

United Nations (UN) New York

**Various committees, funds and programs of the UN including**

United Nations Conference on Trade and Development (UNCTAD) Geneva  
United Nations Children's Fund (UNICEF) New York

**Specialized Agencies of the UN**

Food and Agriculture Organization (FAO) Rome  
International Atomic Energy Agency (IAEA) Vienna  
International Bank for Reconstruction and Development (IBRD) Washington  
International Civil Aviation Organization (ICAO) Montreal  
International Development Association (IDA) Washington  
International Finance Corporation (IFC) Washington  
International Fund for Agricultural Development (IFAD) Rome  
International Labor Organization (ILO) Geneva  
International Maritime Organization (IMO) London  
International Monetary Fund (IMF) Washington  
International Telecommunications (ITU) Geneva  
United Nations Educational, Scientific and Cultural Organization (UNESCO) Paris  
Universal Postal Union (UPU) Berne  
World Health Organization (WHO) Geneva  
World Intellectual Property Organization (WIPO) Geneva  
World Meteorological Organization (WMO) Geneva  
**World Tourism Organization (UN WTO) Madrid**  
World Trade Organization (WTO) Geneva

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

## AMENDMENT CONTROL LOG

### Geographical Distribution of Assets and Liabilities Booked Outside of Canada

| Amendment Number  | Effective Reporting Date | Page Number    | Description  |
|---|--------------------------|----------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |                |  |
| 9   | Q1 2007                  | 5              | <u>Delete:</u><br>♦ Serbia and Montenegro<br><br><u>Add:</u><br>♦ Serbia<br>♦ Montenegro   |
|   |                          | 8              | <u>Delete:</u><br>♦ Sikkim   |
|   |                          | 10             | <u>Delete:</u><br>♦ Footnote 1   |
|   |                          | 14, 15         | <u>Change:</u><br>♦ Page references for credit derivatives   |
|   |                          | 15             | <u>Add:</u><br>♦ Instructions for Guarantees and Other Unused Credit Commitments   |
|   |                          | 16             | <u>Change:</u><br>♦ Book value to Balance sheet value  |
|   |                          | 31             | <u>Change:</u><br>♦ Example B. Securities corrected  |
| 10  | Q1 2008                  | 4, 22          | <u>Change:</u><br>♦ Other countries to Other developed countries   |
|   |                          | 5              | <u>Change:</u><br>♦ Hong Kong to Hong Kong SAR<br>♦ Macau to Macau SAR<br><br><u>Add:</u><br>♦ Samoa (870) under Offshore Centres      |
|   |                          | 8              | <u>Change:</u><br>♦ Kyrgyzstan to Kyrgyz Republic<br><br><u>Delete:</u><br>♦ Samoa (870) under Asia and Pacific                        |
|   |                          | 10             | <u>Add:</u><br>♦ Slovenia (2007) to EMU members list   |
|   |                          | 11, 16, 18, 22 | <u>Change:</u><br>♦ Official monetary institutions to Official monetary institutions and non-bank holders of foreign exchange reserves |
|   |                          | 14             | <u>Change:</u><br>♦ On- or off-balance sheet items to recognized or unrecognized items<br>♦ On-balance sheet to recognized             |

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| Amendment Number  | Effective Reporting Date | Page Number | Description  |
|---|--------------------------|-------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |  |
|   |                          | 22          | <p><u>Change:</u></p> <ul style="list-style-type: none"> <li>◆ Central Bank of Ireland to Central Bank &amp; Financial Services Authority of Ireland</li> <li>◆ Hong Kong to Hong Kong SAR</li> <li>◆ Monetary and Foreign Exchange Authority of Macau to Monetary Authority of Macau</li> </ul> <p><u>Add:</u></p> <ul style="list-style-type: none"> <li>◆ Ministry of Finance under Bank of Japan</li> </ul> <p><u>Delete:</u></p> <ul style="list-style-type: none"> <li>◆ Gibraltar, Financial Services Commission</li> <li>◆ Guernsey, Guernsey Financial Services Commission</li> <li>◆ Isle of Man, Isle of Man Financial Supervision Commission</li> <li>◆ Jersey, Jersey Financial Services Commission</li> </ul>  |
|   |                          | 23          | <p><u>Add:</u></p> <ul style="list-style-type: none"> <li>◆ Samoa, Central Bank of Samoa</li> </ul>  |
|   |                          | 24          | <p><u>Change:</u></p> <ul style="list-style-type: none"> <li>◆ Abu Dhab to Abu Dhabi</li> <li>◆ Reserve Bank of Central Bank to Reserve Bank of Fiji</li> <li>◆ National State Bank of Kazakhstan to National Bank of the Republic of Kazakhstan</li> <li>◆ Kyrgyzstan, National Bank of Kyrgyzstan to Kyrgyz Republic, The National Bank of the Kyrgyz Republic</li> </ul> <p><u>Add:</u></p> <ul style="list-style-type: none"> <li>◆ State Administration of Foreign Exchange under The People's Bank of China</li> </ul>   |
|   |                          | 25          | <p><u>Delete:</u></p> <ul style="list-style-type: none"> <li>◆ Timor Leste, East-Timor Central Payments Office</li> <li>◆ Western Samoa, Central Bank of Samoa</li> <li>◆ Turks and Caicos Islands under Latin America and Caribbean</li> </ul> <p><u>Change:</u></p> <ul style="list-style-type: none"> <li>◆ Serbia and Montenegro to Serbia</li> </ul>  |
|   |                          | 26          | <p><u>Change:</u></p> <ul style="list-style-type: none"> <li>◆ Surinam, Centrale Bank van Surinam to Suriname, Centrale Bank van Suriname</li> </ul>   |
|   |                          | 27          | <p><u>Delete:</u></p> <ul style="list-style-type: none"> <li>◆ European Coal and Steel Community (ECSC), Brussels</li> <li>◆ Organization of African Unity (OAU), Addis Ababa (Ethiopia)</li> </ul> <p><u>Add:</u></p> <ul style="list-style-type: none"> <li>◆ African Union (AU), Addis Ababa (Ethiopia)</li> <li>◆ West African Economic Community (WAEC), Ouagadougou (Burkina Faso)</li> <li>◆ Council of Europe Development Bank, Paris</li> </ul> <p><u>Change:</u></p> <ul style="list-style-type: none"> <li>◆ Association of South East Asian Nations (ESEAN) to Association of South East Asian Nations (ASEAN)</li> <li>◆ Caribbean Community (CARICOM) to Caribbean Community and Common Market (CARICOM)</li> <li>◆ Central American Bank for Economic to Central American Bank for Economic Integrations (CABEI)</li> </ul> |

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

**AMENDMENT CONTROL LOG**

**Geographical Distribution of Assets and Liabilities Booked Outside of Canada**

| Amendment Number  | Effective Reporting Date | Page Number | Description  |
|---|--------------------------|-------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |  |
|   |                          | 28          | <u>Delete:</u><br>♦ International Natural Rubber Organization (INRO), Kuala Lumpur<br>♦ International Tin Council (ITC), London<br><br><u>Change:</u><br>♦ International Wheat Council (IWC) to International Grains Council (IGC)<br>♦ International Red Cross (IRC) to International Committee of the Red Cross (ICRC) |
|   |                          | 29          | <u>Add:</u><br>♦ World Tourism Organization (UN WTO), Madrid   |
|   |                          |             |  |

**LIST OF COUNTRY CODES**

**A. Developed countries**

**(i) Europe**

|                |     |
|----------------|-----|
| Andorra        | 403 |
| Austria        | 437 |
| Belgium        | 406 |
| Denmark        | 409 |
| Faroe Islands  | 479 |
| Finland        | 441 |
| France         | 412 |
| Germany        | 415 |
| Greece         | 445 |
| Greenland      | 480 |
| Iceland        | 449 |
| Ireland        | 418 |
| Italy          | 421 |
| Liechtenstein  | 453 |
| Luxembourg     | 424 |
| Monaco         | 427 |
| Netherlands    | 430 |
| Norway         | 457 |
| Portugal       | 461 |
| San Marino     | 491 |
| Spain          | 465 |
| Sweden         | 469 |
| Switzerland    | 473 |
| United Kingdom | 124 |
| Vatican        | 433 |

**(ii) Other **developed** countries**

|               |     |
|---------------|-----|
| Australia     | 812 |
| Japan         | 135 |
| New Zealand   | 824 |
| United States | 110 |

**B. Offshore centres**

|                        |     |
|------------------------|-----|
| Aruba                  | 208 |
| Anguilla               | 274 |
| Antigua and Barbuda    | 207 |
| Bahamas                | 209 |
| Bahrain                | 604 |
| Barbados               | 212 |
| Bermuda                | 215 |
| British Virgin Islands | 218 |
| Cayman Islands         | 221 |
| Gibraltar              | 485 |

|   |     |
|---|-----|
| Guernsey  | 486 |
| Hong Kong SAR   | 658 |
| Isle of Man   | 487 |
| Jersey  | 488 |
| Lebanon   | 620 |
| Macau SAR   | 670 |
| Mauritius   | 758 |
| Montserrat  | 260 |
| Netherlands Antillies   | 263 |
| Panama  | 363 |
| Panama Canal Zone   | 367 |
| Samoa   | 870 |
| Singapore   | 686 |
| St. Kitts-Nevis   | 272 |
| Vanuatu (formerly New Hebrides)   | 856 |
| <br>  |     |
| <b>C. <u>Developing Countries</u></b>                                     |     |
| <b>(i) <u>Europe</u></b>  |     |
| Albania   | 515 |
| Belarus   | 517 |
| Bosnia-Herzegovina  | 519 |
| Bulgaria  | 521 |
| Croatia   | 525 |
| Cyprus  | 481 |
| Czech Republic  | 526 |
| Estonia   | 529 |
| Hungary   | 539 |
| Latvia  | 540 |
| Lithuania   | 541 |
| Macedonia   | 542 |
| Malta   | 489 |
| Moldova   | 543 |
| Montenegro  | 559 |
| Poland  | 545 |
| Romania   | 551 |
| Russian Federation  | 553 |
| Serbia  | 558 |
| Slovak Republic   | 552 |
| Slovenia  | 555 |
| Turkey  | 477 |
| Ukraine   | 556 |
| <br>  |     |
| <b>(ii) <u>Latin America, Caribbean, and Western Atlantic Islands</u></b> |     |
| Argentina   | 303 |
| Belize  | 307 |
| Bolivia   | 311 |
| Brazil  | 315 |
| Chile   | 319 |
| Colombia  | 323 |



(iv) **Asia and Pacific**

|   |     |
|---|-----|
| Afghanistan   | 648 |
| American Samoa  | 832 |
| Antarctica  | 834 |
| Armenia   | 647 |
| Azerbaijan  | 649 |
| Bangladesh  | 650 |
| Bhutan, Kingdom of  | 652 |
| British Indian Ocean Territory  | 710 |
| Brunei  | 654 |
| Cambodia  | 664 |
| China, People's Republic of   | 640 |
| Christmas Island  | 840 |
| Cook Islands  | 826 |
| Fiji  | 842 |
| French Polynesia  | 844 |
| Georgia   | 657 |
| Guam  | 848 |
| India   | 660 |
| Indonesia   | 662 |
| Johnston Island   | 850 |
| Kazakhstan  | 665 |
| Kiribati (Canton and Enderbury, Gilbert Island,<br>Phoenix Islands, Line Islands) | 846 |
| Korea, Republic of (south)  | 666 |
| Korea, Democratic People's Republic of (north)                                    | 642 |
| <b>Kyrgyz Republic</b>  | 667 |
| Laos  | 668 |
| Malaysia  | 672 |
| Maldives, Republic of   | 674 |
| Marshall Islands  | 872 |
| Micronesia  | 874 |
| Midway Island   | 852 |
| Mongolia  | 644 |
| Myanmar (formerly Burma)  | 656 |
| Nauru   | 818 |
| Nepal, Kingdom of   | 676 |
| New Caledonia   | 854 |
| Niue Island   | 828 |
| Norfolk Island  | 820 |
| Pacific Islands (Trust Territory)   | 858 |
| Pakistan  | 678 |
| Palau   | 876 |
| Papua New Guinea  | 822 |
| Philippines   | 680 |
| Pitcairn Islands  | 860 |

## **GENERAL INSTRUCTIONS**

This return provides foreign currency and Canadian currency information regarding the size and nature of a bank's claims, other exposures, and liabilities vis-à-vis residents of foreign countries and Canada that are booked outside of Canada. The data are an important source of information for measuring Canada's balance of payments and are the basis for fulfilling Canada's reporting responsibilities to the Bank for International Settlements.

The information reported in Parts I and II covers claims, other exposures, and liabilities *booked at* foreign branches, foreign agencies, foreign corporations controlled by the bank, and at foreign branches or offices of Canadian corporations controlled by the bank. International departments or divisions are considered to be residents of the country in which the office is located. The level of consolidation for this return should be the same as that for the balance sheet. The positions of investment dealer subsidiaries are to be consolidated into this return.

All foreign and Canadian currency claims, other exposures, and liabilities (whether vis-à-vis residents or non-residents of Canada) are to be reported on this return. Separate data are required with respect to positions in Canadian dollars, U.S. dollars, British sterling, EURO, Swiss francs and "all other foreign currencies". Foreign currencies amounts are to be translated into Canadian currency equivalent amounts using closing foreign exchange rates provided by the Bank of Canada. Currencies for which the Bank of Canada does not provide closing rates may be converted to Canadian currency equivalents using a representative closing market mid-rate or the most recently quoted market rate available.

As of January 1, 1999, members of the European Monetary Union (EMU) merged their currencies into a new currency, the EURO. EMU members include: Austria, Belgium, Finland, France, Germany, Greece (2001), Ireland, Italy, Luxembourg, Netherlands, Portugal, **Slovenia (2007)** and Spain. Prior to January 1, 1999, EMU member currencies were reported in the "Other Currencies" column, with the exception of Deutsche Marks, which were reported separately. Beginning January 1, 1999, all EURO currency entries (i.e., entries for all EMU members) are reported in the "EURO" column.

Claims, other exposures, and liabilities are referred to as column numbers; this reference is for purposes of reporting the return to the Bank of Canada. The residency of counterparties on both an immediate borrower and ultimate risk basis, is to be indicated according to a three digit country code provided on the List of Country Codes. References to "sections" in these instructions are intended to refer to the various sections on the List of Country Codes.

All claims and other exposures are to be reported gross of any allowances for impairment. Accrued interest is to be excluded from all parts of the return. Exclude all gold and silver balances, foreign coin, foreign government or bank notes, net debit or credit items in transit vis-à-vis third parties, amounts reported as insurance-related assets and liabilities, and items reported in the "other" assets and liabilities items on the month-end balance sheet.

Claims, other exposures, and liabilities are to be initially classified on a geographical basis according to the mailing address of the counterparty, unless the bank is aware that the resident status of the counterparty is different from their mailing address. Foreign branches or foreign subsidiaries of Canadian corporations are classified as non-residents (making them residents of the foreign country in which they are operating), while branches or subsidiaries of foreign corporations operating in Canada are classified as residents. Claims, other exposures and liabilities vis-à-vis international institutions are to be reported separately in section D of the return (see list of country codes).

Bearer term deposits and other similar negotiable instruments for which the institution has no way of knowing the residency of the holder of such instruments are to be reported in section D (country code 935) on Part II of the return under the column 'other deposits payable'. Subordinated debt issued by the institution is to be allocated to country of residence of the holder of the debt. In cases where the institution cannot know the residency of the holder of such debt, report amounts outstanding in section D (country code 935).

In section D of the list of country codes, reference is made to shipping loans. "Shipping loans" are defined to be those loans made upon the security of a ship to an entity whose address reflects its desire to fly "flags of convenience" (usually Liberian or Panama), and whose income is generated by chartering its ship to a resident of another country. Since it is difficult to ascertain where the borrower is domiciled and what the ultimate risk might be, these types of loans should be reported separately in section D (unallocated) (country code 930). It is not necessary to file any information regarding risk transfers for these types of loans.

For reporting purposes of Part I, total immediate borrower claims, outward risk and inward risk transfers are further disaggregated by sector (Banks, Private, and Public) and type of claim (Cross-border, Local in Local currency, and Local in Foreign currency). Furthermore, local claims in local currency (on an immediate borrower basis) are broken down by sector (Banks, Private, and Public) and by residual term to maturity. Claims that cannot be classified by maturity, such as equity, should be assigned to the residual category "unallocated".

Sector:

"Banks" are defined to include all institutions that are regarded as banks in the countries in which they are incorporated and supervised by the appropriate banking supervisory or monetary authority. International agencies such as development banks are to be classified as public non-banks borrowers. Claims, other exposures, and liabilities vis-à-vis international agencies should be reported separately in section D of the return.

"Public" borrowers are defined to include all governments in a country whether central, provincial, state, regional, municipal or local, their departments and agencies. Regional, national, and international development banks are to be classified as public borrowers. Securities issued by or loans to official monetary institutions and non-bank holders of foreign exchange reserves are to be treated as public claims (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves). Government business enterprises, i.e., corporations and other entities other than banks that are majority controlled (over 50 per cent owned directly or indirectly) or deemed by the reporting bank to be controlled by governments, are classified as public borrowers.

"Private" is defined to include all borrowers not classified as banks or public borrowers.

Type of claim:

"Cross-border" claims are defined as claims on residents of countries other than the country in which the claim is booked.

"Local" activities are those claims of an office of a bank made with residents of the country in which the office booking the claim is located. "Local claims in local currency" involve local claims denominated in the local currency of the country in which the banking office is located. Local currencies are defined as those that are issued by the relevant countries themselves or which issuance a country can influence as in the case of a monetary union. "Local claims in foreign currency" involve local claims denominated in non-local currency.

The following equation illustrates how to derive claims on an ultimate risk basis:

$$\begin{array}{rcccl} \text{Total Claims} & - & \text{Outward Risk} & + & \text{Inward Risk} & = & \text{Total Claims} \\ \text{(Immediate Borrower Basis)} & & \text{Transfer} & & \text{Transfer} & & \text{(Ultimate Risk Basis)} \end{array}$$

Derivatives:

Banks are to provide data on financial claims (i.e., positive market values) resulting from derivative contracts, independent of whether they are booked as **recognized or unrecognized** items. The data should be reported on an ultimate risk basis, i.e., the positions should be allocated to the country where the final risk lies. The data should cover in principle all derivative contracts that are reported in the context of the BIS regular OTC derivatives statistics. The data thus mainly comprise forwards, swaps and options relating to foreign exchange, interest rate, equity, commodity and credit derivative contracts. As previously indicated, credit derivatives that are used to cover for the counterparty risk of financial claims in the banking book should be reported as “risk transfers” and not as derivatives (see credit derivatives table on page 13).

The following is a description of common OTC derivative instruments:

- forwards
- swaps
- OTC options (if sold, do not include)

*Forward contracts:* Forward contracts represent agreements for delayed delivery of financial instruments or commodities in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. Forward contracts are not traded on organized exchanges and their contractual terms are not standardized. Forward contracts are to be reported that have been entered into by the reporting bank and are outstanding (i.e., open contracts) as at the reporting date. Contracts are outstanding (i.e., open) until they have been cancelled by acquisition or delivery of the underlying financial instrument or commodity or settled in cash.

*Swaps:* Swaps are transactions in which two parties agree to exchange payment streams based on a specified notional amount for a specified period.

*OTC options:* Option contracts convey either the right or the obligation, depending upon whether the reporting institution is the purchaser or the writer, respectively, to buy or sell a financial instrument or commodity at a specified price up to a specified future date. OTC option contracts include all option contracts not traded on an organized exchange. These include: swaptions, i.e., options to enter into a swap contract, and contracts known as caps, floors, collars, and corridors. Options such as call features embedded in loan, securities and other **recognized** assets are not to be included. Sold options are not considered a financial claim and therefore are not to be included under derivatives. (Note: Sold options can be used to provide protection under various contractual arrangements for credit derivatives – see risk transfer section).

Derivative Valuation:

“Positive market value” of derivatives is defined as the absolute value of open contracts with a positive replacement value evaluated at market prices prevailing at the reporting date. Thus, the positive market value of a bank’s outstanding contracts is the sum of all positive replacement values of a reporting bank’s contracts at current market prices (and which therefore, if they were settled immediately, would represent claims on counterparties). Amounts are to be reported after taking into account all legally enforceable bilateral netting agreements. Note negative market values are not to be included.

## **SPECIFIC INSTRUCTIONS**

### **PART I - CLAIMS**

#### **Positions on an immediate borrower basis**

##### Columns 128, 129- Balances with banks and official monetary institutions and non-bank holders of foreign exchange reserves

Deposits with other banks or official monetary institutions and non-bank holders of foreign exchange reserves (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves) are to be reported geographically according to the location of the bank branch where the deposit is held. Exclude net debit items in transit.

##### Columns 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 165, 166, 167 - Securities

Securities are to be reported at balance sheet value, gross of any allowance for impairment and are to be reported geographically according to the country of residence of the issuer. Short-term securities are those with an original term to maturity of one year or less, with the exception of Government of Canada securities where short-term securities are those with a remaining term to maturity of 3 years or less. Securities issued by official monetary institutions and non-bank holders of foreign exchange reserves are to be reported in columns 132, 135, 138, 167 (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves).

##### Columns 145, 146, 147, 148 - Loans

All loans are to be reported at balance sheet value, gross of any allowance for impairment. Loans include lease receivables. Loans to official monetary institutions and non-bank holders of foreign exchange reserves are to be reported in column 147 (see attached list of official monetary institutions and non-bank holders of foreign exchange reserves).

##### Column 149 - Total Claims

Report the total of columns 128, 129, 139, 145, 148.

##### Columns 60, 61, 62, 150, 63- Distribution of Total Claims by Place of Booking

The total of column 149 is to be distributed according to the country in which the claim is booked. Other developed reporting countries (column 62) consist of countries included in the attached list of developed reporting countries – except for Canada, the U.S., and the UK. Offshore countries (column 150) consists of all countries included in the section B of the list of country codes (Offshore centers). The "other" (column 63) includes all other countries other than Canada, the U.S., the U.K., other reporting countries, and off-shore countries.

##### Columns 151, 152, 153, 425 - Distribution of Total Claims by Residual Term to Maturity

Distribute total claims (column 149) according to residual term to maturity. The maturity distribution should reflect amortization periods or final maturity dates, rather than interest adjustment or rollover dates. Installment loans should be allocated to the periods in which the installment payments are made. Demand loans should be classified as claims with a maturity of one year or less. If a claim involves a sinking fund, use the final maturity date. Equities are to be included in column 425 (unallocated) along with the data for which it is not necessary to report maturity, e.g., deposits with individual banks, securities holdings of specific issues amounting to \$200,000 or less, and loans made under authorizations of \$200,000 or less.

Columns 493 – Derivatives

Report the market value of OTC derivative contracts on an ultimate risk basis (see general instructions). Amounts are to be reported after taking into account all legally enforceable bilateral netting agreements.

**PART II - LIABILITIES**

Columns 173 - Deposits payable to banks

Deposits payable to other banks are to be classified geographically according to the residency of the branch of the depositing bank. Report deposits payable to official monetary institutions and non-bank holders of foreign exchange reserves separately. Exclude net credit items in transit.

Column 174 - Deposits payable to official monetary institutions and non-bank holders of foreign exchange reserves

Include deposits payable to official monetary institutions and non-bank holders of foreign exchange reserves (see the list of official monetary institutions and non-bank holders of foreign exchange reserves).

Column 175 - Other deposits

Include all deposits not reported in columns 173 and 174. Bearer term deposits and other similar negotiable instruments for which the bank has no way of knowing the residency of the holder of such instruments are to be reported in section D (country code 935) under this column.

Column 176 - Total of all deposits payable

Report the total of columns 173, 174 and 175.

Columns 80, 81, 82, 177, 83 - Distribution of Total Liabilities by Place of Booking

The total of column 176 is to be distributed according to the country in which the liability is booked. Other developed reporting countries (column 62) consist of countries included in the attached list of developed reporting countries – except for Canada, the U.S., and the UK. Offshore countries (column 150) consist of all countries included in the section B of the list of country codes (Offshore centers). The "other" (column 63) includes all other countries other than Canada, the U.S., the U.K., other reporting countries, and off-shore countries.

Column 178 - Subordinated debt

Report subordinated debt outstanding. If residency of the holder is unknown, report these amounts in Section D - unallocated.

Column 179 - Local Liabilities in Local Currency (Deposits only) included in Total Liabilities

Report the amounts in column 176 that are liabilities to residents of the country in which the office of the bank that has booked the liability is located and that are denominated in the local currency of that country. For this purpose, local currencies can be defined as those that are issued by the relevant countries themselves or which issuance a country can influence as in the case of a monetary union. Include these local liabilities in all preceding columns. With the introduction of the EURO on January 1, 1999, the meaning of "Local in local currency" activities was broadened to recognize the EURO currency as the local currency of all of the countries in the European Monetary Union (EMU). EMU members include: Austria, Belgium, Finland, France, Germany, Greece (2001), Ireland, Italy,

**OFFICIAL MONETARY INSTITUTIONS AND NON-BANK HOLDERS  
OF FOREIGN EXCHANGE RESERVES**

**Developed countries**

**Europe**

|                           |  |
|---------------------------|--|
| Austria                   | Oesterreichische Nationalbank                          |
| Belgium                   | Banque Nationale de Belgique, S.A.                     |
| Denmark                   | Danmarks National Bank                                 |
| Euro Area                 | European Central Bank                                  |
| Finland                   | Suomen Pankki-Finlands Bank                            |
| France                    | Banque de France                                       |
| Germany                   | Deutsche Bundesbank                                    |
| Greece                    | Bank of Greece   |
| Iceland                   | Sedlabanki Islands                                     |
| Ireland                   | Central Bank & Financial Services Authority of Ireland |
| Italy                     | Banca d'Italia; Ufficio Italiano dei Cambi             |
| Luxembourg                | Institut Monétaire Luxembourgeois                      |
| Netherlands               | De Nederlandsche Bank N.V.                             |
| Norway                    | Norges Bank  |
| Portugal                  | Banco de Portugal                                      |
| San Marino                | San Marinense Institute of Credit                      |
| Spain                     | Banco de Espana  |
| Sweden                    | Sveriges Riksbank                                      |
| Switzerland/Liechtenstein | Schweizerische Nationalbank                            |
|                           | Bank for International Settlements                     |
| United Kingdom            | Bank of England  |

**Other developed countries**

|               |   |
|---------------|---|
| Australia     | Reserve Bank of Australia   |
| Canada        | Bank of Canada  |
| Japan         | The Bank of Japan<br>Ministry of Finance  |
| New Zealand   | Reserve Bank of New Zealand   |
| United States | Federal Reserve System (the Federal Reserve Board, the Federal Reserve Bank of New York and the eleven other Federal Reserve Banks) |

**Offshore centers**

|                |                                   |
|----------------|-----------------------------------|
| Aruba          | Centrale Bank van Aruba           |
| Bahamas        | Central Bank of the Bahamas       |
| Bahrain        | Bahrain Monetary Agency           |
| Barbados       | Central Bank of Barbados          |
| Bermuda        | Bermuda Monetary Authority        |
| Cayman Islands | Cayman Islands Monetary Authority |
| Hong Kong SAR  | Hong Kong Monetary Authority      |
| Lebanon        | Banque du Liban                   |
| Macau SAR      | Monetary Authority of Macau       |

|                      |                                     |
|----------------------|-------------------------------------|
| Mauritius            | Bank of Mauritius                   |
| Netherlands Antilles | Bank van de Nederlandse Antillen    |
| Panama               | Banco Nacional de Panama            |
| <b>Samoa</b>         | <b>Central Bank of Samoa</b>        |
| Singapore            | The Monetary Authority of Singapore |
| Vanuatu              | Reserve Bank of Vanuatu             |

**Developing countries**

**Africa and Middle East**

|   |  |
|---|--|
| Algeria   | Banque d'Algérie                           |
| Angola  | Banco Nacional de Angola                   |
| Botswana  | The Bank of Botswana                       |
| Burundi   | Banque de la République du Burundi         |
| Cape Verde Islands  | Banco de Cabo Verde                        |
| Central Africa :<br>(Cameroon, Chad,<br>Central African<br>Republic, Gabon,<br>Equatorial Guinea and<br>Rép. Pop. du Congo) | Banque des Etats de l'Afrique Centrale     |
| Congo, Democratic Republic of   | Central Bank of Congo                      |
| Comoros   | Banque Centrale des Comores                |
| Djibouti  | Banque Nationale de Djibouti               |
| Egypt   | Central Bank of Egypt                      |
| Eritrea   | National Bank of Eritrea                   |
| Ethiopia  | National Bank of Ethiopia                  |
| Gambia  | Central Bank of the Gambia                 |
| Ghana   | Bank of Ghana                              |
| Guinea  | Banque Centrale de la République de Guinée |
| Iran  | Bank Markazi Jomhuri Islami Iran           |
| Iraq  | Central Bank of Iraq                       |
| Israel  | Bank of Israel                             |
| Jordan  | Central Bank of Jordan                     |
| Kenya   | Central Bank of Kenya                      |
| Kuwait  | Central Bank of Kuwait                     |
| Lesotho   | Central Bank of Lesotho                    |
| Liberia   | Central Bank of the Republic of Liberia    |
| Libya   | Central Bank of Libya                      |
| Madagascar  | Banque Centrale de Madagascar              |
| Malawi  | Reserve Bank of Malawi                     |
| Mauritania  | Banque Centrale de Mauritanie              |
| Morocco   | Banque Al-Maghrib                          |
| Mozambique  | Banco de Mocambique                        |
| Namibia   | Bank of Namibia                            |
| Nigeria   | Central Bank of Nigeria                    |
| Oman  | Central Bank of Oman                       |
| Qatar   | Qatar Central Bank                         |
| Rwanda  | Banque Nationale du Rwanda                 |
| Sao Tomé and Principe   | Banco Nacional de Sao Tomé e Principe      |
| Saudi Arabia  | Saudi Arabian Monetary Agency              |



|                                      |   |
|--------------------------------------|---|
| Seychelles                           | Central Bank of the Seychelles                    |
| Sierra Leone                         | Bank of Sierra Leone                              |
| Somalia                              | Central Bank of Somalia                           |
| South Africa                         | South African Reserve Bank                        |
| Sudan                                | Bank of Sudan                                     |
| Swaziland                            | Central Bank of Swaziland                         |
| Syria                                | Central Bank of Syria                             |
| Tanzania                             | Bank of Tanzania                                  |
| Tunisia                              | Banque Centrale de Tunisie                        |
| Uganda                               | Bank of Uganda                                    |
| United Arab Emirates:                |   |
| (Abu Dhabi, Dubai,                   | Abu Dhabi Investment Authority                    |
| Sharjah, Ajman, Umm                  | Central Bank of the United Arab Emirates          |
| Al Quaiwain, Ras al                  | Government of Dubai                               |
| Khaimah, Fujairah)                   |   |
| West African Monetary Union:         |   |
| (Benin, Burkina Faso,                |   |
| Côte d'Ivoire, Mali, Niger, Senegal, | Banque Centrale des Etats de l'Afrique de l'Ouest |
| Togo and Guinea-Bissau)              |   |
| Yemen                                | Central Bank of Yemen                             |
| Zambia                               | Bank of Zambia                                    |
| Zimbabwe                             | Reserve Bank of Zimbabwe                          |
| <b>Asia and Pacific</b>              |   |
| Afghanistan                          | Da Afghanistan Bank                               |
| Armenia                              | Central Bank of Armenia                           |
| Azerbaijan                           | National Bank of Azerbaijan                       |
| Bangladesh                           | Bangladesh Bank                                   |
| Bhutan                               | Royal Monetary Authority of Bhutan                |
| Brunei                               | Brunei Monetary Board                             |
| Cambodia                             | Banque Nationale du Cambodge                      |
| China                                | People's Bank of China                            |
|                                      | State Administration of Foreign Exchange          |
|                                      | Reserve Bank of Fiji                              |
| Fiji                                 | Institut d'Emission d'Outre-Mer                   |
| French Polynesia                     | National Bank of Georgia                          |
| Georgia                              | Reserve Bank of India                             |
| India                                | Bank Indonesia                                    |
| Indonesia                            | National Bank of the Republic of Kazakhstan       |
| Kazakhstan                           | Bank of Kiribati                                  |
| Kiribati                             | Korean Central Bank                               |
| Korea (N.)                           | The Bank of Korea                                 |
| Korea (S.)                           | The National Bank of the Kyrgyz Republic          |
| Kyrgyz Republic                      | State Bank of Lao PDR                             |
| Laos                                 | Central Bank of Malaysia                          |
| Malaysia                             | Maldives Monetary Authority                       |
| Maldives                             | The Bank of Mongolia                              |
| Mongolia                             | Central Bank of Myanmar                           |
| Myanmar                              | Bank of Nauru                                     |
| Nauru                                | Nepal Rastra Bank                                 |
| Nepal                                | Institut d'Emission d'Outre-mer                   |
| New Caledonia                        | State Bank of Pakistan                            |
| Pakistan                             |   |

Papua-New Guinea  
Philippines  
Solomon Islands  
Sri Lanka  
Taiwan  
Tajikistan  
Thailand  
Tonga  
Turkmenistan  
Tuvalu  
Uzbekistan  
Vietnam  
Wallis and Futuna

Bank of Papua-New Guinea  
Central Bank of the Philippines  
Central Bank of Solomon Islands  
Central Bank of Sri Lanka  
Central Bank of China (Taiwan)  
National Bank of Tajikistan  
Bank of Thailand  
National Reserve Bank of Tonga  
State Bank of Turkmenistan  
National Bank of Tuvalu  
National Bank of Uzbekistan  
State Bank of Vietnam  
Institu d'Emission d'Outre-Mer

### **Europe**

Albania  
Belarus  
Bosnia and Herzegovina  
Bulgaria  
Croatia  
Cyprus  
Czech Republic  
Estonia  
Hungary  
Latvia  
Lithuania  
Macedonia  
Malta  
Moldova  
Poland  
Romania  
Russia  
**Serbia**  
Slovak Republic  
Slovenia  
Turkey  
Ukraine

State Bank of Albania  
National Bank of Belarus  
Narodna Banka of Bosnia and Herzegovina  
National Bank of Bulgaria  
National Bank of Croatia  
Central Bank of Cyprus  
Czech National Bank  
Bank of Estonia  
National Bank of Hungary  
Bank of Latvia  
The Bank of Lithuania  
National Bank of Macedonia  
Central Bank of Malta  
National Bank of Moldova  
National Bank of Poland  
National Bank of Romania  
Central Bank of Russia  
National Bank of Serbia  
National Bank of Slovakia  
Bank of Slovenia  
Banque Centrale de la République de Turquie  
National Bank of Ukraine

### **Latin America and Caribbean**

(Anguilla, Antigua and  
Barbuda, Dominica,  
Grenada, Montserrat,  
St.Kitts-Nevis,  
St.Lucia, St.Vincent,  
Grenadines)  
Argentina  
Belize  
Bolivia  
Brazil  
Chile  
Colombia

Eastern Caribbean Central Bank  
  
Banco Central de la Republica Argentina  
Central Bank of Belize  
Banco Central de Bolivia  
Banco Central do Brasil  
Banco Central de Chile  
Banco de la Republica

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|                     |  |
|---------------------|--|
| Costa Rica          | Banco Central de Costa Rica              |
| Cuba                | Banco Nacional de Cuba                   |
| Dominican Republic  | Banco Central de la Republica Dominicana |
| Ecuador             | Banco Central del Ecuador                |
| El Salvador         | Banco Central de Reserva de El Salvador  |
| Guatemala           | Banco de Guatemala                       |
| Guyana              | Bank of Guyana                           |
| Haiti               | Banque de la République d'Haiti          |
| Honduras            | Banco Central de Honduras                |
| Jamaica             | Bank of Jamaica                          |
| Mexico              | Banco de Mexico                          |
| Nicaragua           | Banco Central de Nicaragua               |
| Paraguay            | Banco Central de Paraguay                |
| Peru                | Banco Central de Reserva del Peru        |
| Suriname            | Centrale Bank van Suriname               |
| Trinidad and Tobago | Central Bank of Trinidad and Tobago      |
| Uruguay             | Banco Central del Uruguay                |
| Venezuela           | Banco Central de Venezuela               |

#### **DEVELOPED REPORTING COUNTRIES**

Australia  
Austria  
Belgium  
Canada  
Denmark  
Finland  
France  
Germany  
Greece  
Ireland  
Italy  
Japan  
Luxembourg  
Netherlands  
Norway  
Portugal  
Spain  
Sweden  
Switzerland  
United Kingdom  
United States

**INTERNATIONAL FINANCIAL AGENCIES**

**EU organizations**

|  |            |
|--|------------|
| European Atomic Energy Community (EURATOM) | Brussels   |
| European Investment Bank (EIB)             | Luxembourg |

**Other European organizations**

|   |            |
|---|------------|
| Council of Europe (CE)  | Strasbourg |
| European Free Trade Association (EFTA)                        | Geneva     |
| European Organization for Nuclear Research (CERN)             | Geneva     |
| European Space Agency (ESA)                                   | Paris      |
| European Telecommunications Satellite Organization (EUTELSAT) | Paris      |
| Western European Union (WEU)                                  | Brussels   |

**Intergovernmental organizations**

|  |                                   |
|--|-----------------------------------|
| <b>African Union (AU)</b>  | <b>Addis Ababa (Ethiopia)</b>     |
| Association of South East Asian Nations (ASEAN)                          | Jakarta                           |
| Caribbean Community and Common Market (CARICOM)                          | Georgetown (Guyana)               |
| Central American Common Market (CACM)                                    | Guatemala City                    |
| Colombo Plan   | Colombo (Sri Lanka)               |
| Economic Community of West African States (ECOWAS)                       | Lagos (Nigeria)                   |
| Latin American Association of Development Financing Institutions (ALIDE) | Lima                              |
| Latin American Economic System (SELA)                                    | Caracas                           |
| Latin American Integration Association (LAIA)                            | Montevideo                        |
| League of Arab States (LAS)  | Cairo                             |
| North Atlantic Treaty Organization (NATO)                                | Brussels                          |
| Organization of Economic Co-operation and Development (OECD)             | Paris                             |
| Organization of American States (OAS)                                    | Washington                        |
| Organization of Central American States (OCAS)                           | San Salvador                      |
| Organization of Eastern Caribbean States (OECS)                          | Castries (St Lucia)               |
| South Asian Association for Regional Cooperation (SAARC)                 | Kathmandu (Nepal)                 |
| <b>West African Economic Community (WAEC)</b>                            | <b>Ouagadougou (Burkina Faso)</b> |

**Regional aid banks and funds**

|   |                           |
|---|---------------------------|
| African Development Bank Group                          | Adibjan (Côte d'Ivoire)   |
| Andean Development Corporation (ADC)                    | Caracas                   |
| Arab Bank for Economic Development in Africa (BADEA)    | Khartoum                  |
| Arab Fund for Economic and Social Development (AFESD)   | Manama                    |
| Arab Monetary Fund (AMF)                                | Abu Dhabi                 |
| Asian Clearing Union (ACU)                              | Teheran                   |
| Asian Development Bank (ADB)                            | Manila                    |
| Caribbean Development Bank (CDB)                        | St Michael (Barbados)     |
| Central African States' Development Bank (CASDB)        | Brazzaville (Congo)       |
| Central American Bank for Economic Integrations (CABEI) | Tegucigalpa DC (Honduras) |
| <b>Council of Europe Development Bank</b>               | <b>Paris</b>              |
| East African Development Bank (EADB)                    | Kampala                   |
| European Bank for Reconstruction and Development (EBRD) | London                    |
| Inter-American Development Bank (IADB)                  | Washington                |

|  |                       |
|--|-----------------------|
| Islamic Development Bank (IsDB)                | Jeddah (Saudi Arabia) |
| Latin American Reserve Fund (LARF)             | Santafé de Bogota     |
| Nordic Investment Bank (NIB)                   | Helsinki              |
| OPEC Fund for International Development (OFID) | Vienna                |
| West African Clearing House (WACH)             | Lagos (Nigeria)       |
| West African Monetary Union (WAMU)             | Senegal               |

**Commodity Organizations**

|   |                    |
|---|--------------------|
| Intergovernmental Council of Copper Exporting Countries (CIPEC) | Paris              |
| International Cocoa Organization (ICCO)                         | London             |
| International Coffee Organization (ICO)                         | London             |
| International Cotton Advisory Committee (ICAC)                  | Washington         |
| <b>International Grains Council (IGC)</b>                       | London             |
| International Jute Organization (IJO)                           | Dhaka (Bangladesh) |
| International Lead and Zinc Study Group (ILZSG)                 | London             |
| International Olive Oil Council (IOOC)                          | Madrid             |
| International Rubber Study Group (IRSG)                         | Wembley            |
| International Sugar Organization (ISO)                          | London             |
| Latin American Energy Organization (OLADE)                      | Quito (Ecuador)    |
| Organization of Arab Petroleum Exporting Countries (OAPEC)      | Cairo              |
| Organization of the Petroleum Exporting Countries (OPEC)        | Vienna             |

**Other**

|   |        |
|---|--------|
| <b>International Committee of the Red Cross (ICRC)</b>    | Geneva |
| International Maritime Satellite Organization (INMARTSAT) | London |
| World Council of Churches (WCC)                           | Geneva |

The above list covers the most important organizations, but it is not exhaustive.

**UN AGENCIES**

United Nations (UN) New York

**Various committees, funds and programs of the UN including**

United Nations Conference on Trade and Development (UNCTAD) Geneva  
United Nations Children's Fund (UNICEF) New York

**Specialized Agencies of the UN**

Food and Agriculture Organization (FAO) Rome  
International Atomic Energy Agency (IAEA) Vienna  
International Bank for Reconstruction and Development (IBRD) Washington  
International Civil Aviation Organization (ICAO) Montreal  
International Development Association (IDA) Washington  
International Finance Corporation (IFC) Washington  
International Fund for Agricultural Development (IFAD) Rome  
International Labor Organization (ILO) Geneva  
International Maritime Organization (IMO) London  
International Monetary Fund (IMF) Washington  
International Telecommunications (ITU) Geneva  
United Nations Educational, Scientific and Cultural Organization (UNESCO) Paris  
Universal Postal Union (UPU) Berne  
World Health Organization (WHO) Geneva  
World Intellectual Property Organization (WIPO) Geneva  
World Meteorological Organization (WMO) Geneva  
**World Tourism Organization (UN WTO) Madrid**  
World Trade Organization (WTO) Geneva

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

**AMENDMENT CONTROL LOG**

**Impaired Assets**

| Amendment<br>Number   | Effective<br>Reporting<br>Date | Page<br>Number | Description  |
|---|--------------------------------|----------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                                |                |  |
| 7   | Q1 2005                        | 2, 4           | <u>Delete:</u><br>♦ Memo items on Foreclosed Assets Held for Sale<br>♦ Group Allowance, Country Risk |
| 8   | Q1 2008                        | 2, 3           | <u>Change:</u><br>♦ On-balance sheet to recognized assets<br>♦ Off-balance sheet to unrecognized     |
|   |                                |                |  |
|   |                                |                |  |

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 <b>Recognized Assets</b>                 |                    |  |                     |                      |                 |                 |
| <b>Total</b>                                   |                    |  |                     |                      |                 |                 |

MEMO ITEM

|   | Notional or Contract Amount | Allowance for Impairment |
|---|-----------------------------|--------------------------|
| <b>Unrecognized</b> 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 **Recognized Assets****

All assets not listed above.

#### **Total**

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

#### **Memo Items**

##### ****Unrecognized** Items on Which Allowances Have Been Established**

Report the Notional or Contract Amount and the Allowance for Impairment for **Unrecognized** Items on Which Allowances Have Been Established.

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

**AMENDMENT CONTROL LOG**

**Consolidated Statement of Income, Retained Earnings and AOCI**

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
|   |                          | 21          | <u>Change:</u><br>♦ Trading Account to Held for Trading for Income Expenses, item 18, Trading Income<br>♦ Investment Account to Held for Trading for Income Expenses, item 19, Gains (Losses) on instruments held for other than trading purposes |
|   |                          | 25, 32      | <u>Add:</u><br>♦ 'Any hedge factor' to Income Expenses, item 20 (p), Other Commissions and Fees and Non Interest Expenses, item 26 (n), Other Expenses  |
| 9   | Q1 2008                  | 7, 26       | <u>Add:</u><br>♦ Dilution Gains   |
|   |                          | 11, 36, 37  | <u>Add:</u><br>♦ Other  |
|   |                          | 20          | <u>Change:</u><br>♦ On- and off-balance sheet items to recognized and unrecognized items  |
|   |                          | 36          | <u>Change:</u><br>♦ Reclassification to Earnings of Gains/(Losses) to Impact of Hedging and related instructions  |
|   |                          |             |   |

|  | Booked In Canada | Booked Outside Canada | Total |
|--|------------------|-----------------------|-------|
| (r) Dilution Gains                                     |                  |                       |       |
| <b>21. TOTAL OF OTHER INCOME</b>                       |                  |                       |       |
| <b>22. NON-INTEREST INCOME</b>                         |                  |                       |       |
| <b>23. NET INTEREST AND NON-INTEREST INCOME</b>        |                  |                       |       |
| <b>NON-INTEREST EXPENSES</b>                           |                  |                       |       |
| <b>24. SALARIES, PENSIONS AND OTHER STAFF BENEFITS</b> |                  |                       |       |
| (a) Salaries   |                  |                       |       |
| (b) Pension Contributions and Other Staff Benefits     |                  |                       |       |
| <b>25. PREMISES AND EQUIPMENT</b>                      |                  |                       |       |
| (a) Rental of Real Estate                              |                  |                       |       |
| (i) Gross Income                                       |                  |                       |       |
| (ii) Expenses  |                  |                       |       |
| (b) Premises, Furniture and Fixtures                   |                  |                       |       |
| (i) Depreciation                                       |                  |                       |       |
| (ii) Other   |                  |                       |       |
| (c) Computers and Equipment                            |                  |                       |       |
| (i) Depreciation                                       |                  |                       |       |
| (ii) Other   |                  |                       |       |

SECTION IV – COMPREHENSIVE INCOME

SCHEDULE 1 – COMPREHENSIVE INCOME (LOSS)

|  | YEAR-TO-DATE |
|--|--------------|
| <b>1. NET INCOME</b>   |              |
| <b>2. OTHER COMPREHENSIVE INCOME (LOSS)</b>  |              |
| (a) Available for sale securities <ul style="list-style-type: none"> <li>(i) Change in unrealized gains and losses                             <ul style="list-style-type: none"> <li>(A) Equities</li> <li>(B) Debt</li> <li>(C) Loans</li> </ul> </li> <li>(ii) Reclassification to earnings of gains/(losses)</li> </ul> (b) Derivatives designated as cash flow hedges <ul style="list-style-type: none"> <li>(i) Change in unrealized gains and losses</li> <li>(ii) Reclassification to earnings of gains/(losses)</li> </ul> (c) Foreign currency translation <ul style="list-style-type: none"> <li>(i) Change in unrealized gains and losses</li> <li>(ii) Impact of hedging</li> </ul> (d) Other |              |
| <b>3. TOTAL OTHER COMPREHENSIVE INCOME (LOSS)</b>  |              |
| <b>TOTAL COMPREHENSIVE INCOME (LOSS)</b>   |              |

SCHEDULE 2 – ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS), NET AFTER TAXES

|   |  |
|---|--|
| <b>1. ACCUMULATED GAINS/(LOSSES) ON:</b>  |  |
| (a) Available for sale securities <ul style="list-style-type: none"> <li>(i) Equities</li> <li>(ii) Debt</li> <li>(iii) Loans</li> </ul> (b) Derivatives designated as cash flow hedges                     (c) Foreign currency translation, net of hedging activities                     (d) Other |  |
| <b>TOTAL</b>  |  |

**13. OTHER INTEREST-BEARING LIABILITIES**

(a) Advances from the Bank of Canada

Include:

- interest on Liability 5;
- fees paid in lieu of taking advances from the Bank of Canada.

(b) Liabilities of Subsidiaries other than Deposits

(i) Call and Other Short Loans Payable

Include:

- interest on Liability 7(a).

(ii) Other

Include:

- interest on Liability 7(b).

(c) Other

Include:

- interest on Liability 9, e.g., interest on obligations related to borrowed securities and assets sold under repurchase agreements;
- other interest expenses not elsewhere reported.

**14. TOTAL INTEREST EXPENSE**

The sum of Items 11 to 13.

**15. NET INTEREST INCOME**

Item 7 minus Item 14.

**16. CHARGE FOR IMPAIRMENT**

Include:

- all charges for impairment on **recognized and unrecognized** items.

**17. NET INTEREST INCOME AFTER CHARGE FOR IMPAIRMENT**

Item 15 minus Item 16.

(A) Insurance

Include:

- policy benefit under contracts of insurance.

(B) Annuities

Include:

- policy benefit under annuity contracts.

(C) Other Policyholder Benefits

Include:

- other policyholder benefits such as participating account dividends and experience rating refunds.

(r) Dilution Gains

Include:

- income from dilution gains arising from sale of own shares.

**21. TOTAL OF OTHER INCOME**

**22. NON-INTEREST INCOME**

The sum of Items 18, 19 and 21.

**23. NET INTEREST AND NON-INTEREST INCOME**

The sum of Items 17 and 22.

(c) Foreign Currency Translation

(i) Change in Unrealized Gains and Losses

Include:

- Report the after-tax period change in gains and losses from the translation of the financial statements of self-sustaining foreign operations.

(ii) Impact of Hedging

Include:

- In accordance with CICA Handbook S.1530, report the gains (losses) on hedges of unrealized foreign currency translation losses and gains.

(d) Other

Reserved for future use

**3. TOTAL OTHER COMPREHENSIVE INCOME (LOSS)**

Report balance at the end of the period for Other Comprehensive Income (Loss).

**4. TOTAL COMPREHENSIVE INCOME (LOSS)**

Report total of all Items listed in Schedule 1, Other Comprehensive Income (Loss).

**SCHEDULE 2 – ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS),  
NET OF INCOME TAXES**

**1. ACCUMULATED GAINS (LOSSES)**

(a) Available for Sale Securities

Include:

- Report the cumulative effect of after-tax period changes in fair values for securities classified as Available for Sale by security type (equities, debt, loans).

(b) Derivatives Designated as Cash Flow Hedges

Include:

- Report the cumulative effect of after-tax period changes in unrealized gains and losses for effective cash flow hedging instruments.

(c) Foreign Currency Translation

Include:

- Report the after-tax period change in gains and losses from the translation of financial statements of a self-sustaining foreign operations. In the year of transition, include the amount for the opening balance of Foreign Currency Translation.

(d) Other

Reserved for future use

**2. TOTAL**

Report balance at the end of the period.



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

**AMENDMENT CONTROL LOG**

**Interest Rate Risk**

| Amendment Number  | Effective Reporting Date | Page Number     | Description   |
|---|--------------------------|-----------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |                 |   |
| 1   | Q1 1999                  | 8               | <u>Change:</u><br>♦ Non-Interest Bearing to Non-Rate Sensitive<br>♦ The reporting of the Allowance for Impairment |
| 2   | Q1 2000                  | 1               | <u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628  |
| 3   | Q1 2003                  | 5               | <u>Delete:</u><br>♦ Reference to new return   |
| 4   | Q1 2008                  | 1, 2, 5, 13     | <u>Change:</u><br>♦ On- and off-balance sheet to recognized and unrecognized                                      |
|   |                          | 2               | <u>Change:</u><br>♦ On-balance sheet to recognized  |
|   |                          | 3, 5, 9, 11, 12 | <u>Change:</u><br>♦ Off-balance sheet to unrecognized   |
|   |                          |                 |   |
|   |                          |                 |   |

## **INTEREST RATE RISK AND MATURITIES MATCHING RETURN**

### **PURPOSE**

To provide information regarding the interest sensitivity and exposure of **recognized and unrecognized** claims and liabilities to changes in interest rates.

### **STATUTORY**

Section 628 of the Bank Act and Section 495 of the Trust and Loan Companies Act.

### **APPLICATION**

This return applies to all deposit-taking institutions.

### **PUBLICATION**

Information from this return is not published.

### **FREQUENCY**

|  |   |           |   |                                     |
|--|---|-----------|---|-------------------------------------|
| Institutions with fiscal year-ends of October  | - | Quarterly | - | January, April, July and October    |
| Institutions with fiscal year-ends of December | - | Quarterly | - | March, June, September and December |

### **CONTACT PERSON**

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

### **REPORTING DATES**

This return is to be completed as of the last day of each quarter and submitted within 45 days of the reporting date as follows:

|  |   |                                     |
|--|---|-------------------------------------|
| Institutions with fiscal year-ends of October  | - | January, April, July and October    |
| Institutions with fiscal year-ends of December | - | March, June, September and December |

### **CONTACT AGENCY**

OSFI.

**INTEREST RATE RISK AND MATURITIES MATCHING RETURN**

Complete separate lines in equivalent Canadian dollars for the institution's operations in Canadian dollars and U.S. dollars (where U.S. dollars represent more than 5% of the total of **recognized and unrecognized** assets or liabilities).

|   | Floating Rate | 1 day to 1 month | > 1 month <= 3 mos | > 3 mos <= 6 mos | > 6 mos <= 12 mos | > 1 year <= 2 years | > 2 years <= 3 years | > 3 years <= 4 years | > 4 years <= 5 years | > 5 years <= 7 years | > 7 years | Non-Rate Sensitive | TOTAL |
|---|---------------|------------------|--------------------|------------------|-------------------|---------------------|----------------------|----------------------|----------------------|----------------------|-----------|--------------------|-------|
|   | \$            | \$               | \$                 | \$               | \$                | \$                  | \$                   | \$                   | \$                   | \$                   | \$        | \$                 | \$    |
| <b>ASSETS</b>   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>1. Trading Account Instruments</b>                             |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>2. Investment Account (recognized positions)</b>               |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (a) Cash  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (b) Deposits with regulated financial institutions                |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (c) Securities  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Equities  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Other  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (d) Non-Mortgage Loans  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) To Governments and regulated financial institutions           |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Lease receivables  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (iii) To individuals for non-business purposes (consumer)         |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (iv) To individuals and others for business purposes (commercial) |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (v) Other   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (e) Mortgages   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Residential   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Non-residential  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (f) Other Assets  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>Less:</b>  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (g) Allowance for Impairment                                      |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>TOTAL ASSETS</b>   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |

|   | Floating Rate | 1 day to 1 month | > 1 month <= 3 mos | > 3 mos <= 6 mos | > 6 mos <= 12 mos | > 1 year <= 2 years | > 2 years <= 3 years | > 3 years <= 4 years | > 4 years <= 5 years | > 5 years <= 7 years | > 7 years | Non-Rate Sensitive | TOTAL |
|---|---------------|------------------|--------------------|------------------|-------------------|---------------------|----------------------|----------------------|----------------------|----------------------|-----------|--------------------|-------|
|   | \$            | \$               | \$                 | \$               | \$                | \$                  | \$                   | \$                   | \$                   | \$                   | \$        | \$                 | \$    |
| <b>LIABILITIES AND EQUITY</b>   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>3. Trading Account Instruments</b>   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| 4. (a) Deposits   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Personal demand/notice  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Personal fixed term  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (iii) Non-personal demand/notice  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (iv) Non-personal fixed term  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (b) Other Liabilities   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (c) Debentures and Subordinated Debt  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (d) Equity  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>TOTAL LIABILITIES AND EQUITY</b>   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>5. Excess (Deficit) of Assets over Liabilities and Equity</b>                                      |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>UNRECOGNIZED ITEMS</b>   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| 6. Hedges of Investment Account   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| Effect of: (notional amount)  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (a) FRA s/Futures   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Short   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Long   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (b) SWAP Assets   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Receive Fixed (long)  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Pay Floating (short)   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (c) SWAP Liabilities  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Pay Fixed (short)   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Receive Floating (long)  |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (d) Other   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (i) Short   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| (ii) Long   |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |
| <b>7. EXCESS (DEFICIT) OF ASSETS OVER LIABILITIES AND EQUITY ADJUSTED FOR NET UNRECOGNIZED HEDGES</b> |               |                  |                    |                  |                   |                     |                      |                      |                      |                      |           |                    |       |

## **INTEREST RATE RISK**

### **GENERAL INSTRUCTIONS**

This return provides the Superintendent's Office, CDIC and the Bank of Canada with information on the sensitivity of **recognized and unrecognized** claims and liabilities to changes in market interest rates. The return includes only those **unrecognized** transactions that are put into place as hedges of items not included in the trading account. All other interest sensitive **unrecognized** transactions are included in the Capital Adequacy - Market Risk Return for the trading business of the consolidated institution.

The repricing/matching information will allow for analysis of potential changes in net interest income and economic value of net worth at risk from adverse movements in interest rates. The information will also provide a basis for calculating measures of interest rate risk agreed upon by the Basle Committee of Bank Supervisors.

Complete separate lines in equivalent Canadian dollars for the institution's operations in Canadian dollars and U.S. dollars (where U.S. dollars represent more than 5% of the total of **recognized and unrecognized** assets or liabilities).

The detailed instructions for the Consolidated Monthly Balance Sheet will provide additional information in determining the most appropriate asset or liability line used in this return.

Include in each time band the total amount of assets (gross of provisions), liabilities or **unrecognized** items that will become subject to repricing or maturity in that particular period (flow approach). Amounts should be slotted into time bands according to the earlier of the next interest rate reset date or final maturity except for floating rate instruments; that is, instruments that reprice immediately upon a change in interest rates (e.g. prime + x%) which are reported in the time band designated as such.

Amounts should be reported in thousands of Canadian dollars. Institutions reporting in millions of dollars should add three zeros to the figures entered in the reporting forms.

The repricing/maturity date should be determined by referring to the contractual repricing time of every financial instrument, except where specified otherwise. Contractual repricing may be adjusted according to management estimates for pre-payments or early redemptions that are independent of changes in interest rates, consistent with the estimates made by the institution's internal systems.

Impaired Assets are to be reported in the Non-Rate Sensitive category gross of the Allowance for Impairment. The Allowance for Impairment is to be reported in the Non-Rate Sensitive category as a negative figure.

#### 4(c) Debentures and Subordinated Debt

Report subordinated debentures and subordinated debt issued by the institution and its consolidated subsidiaries.

#### 4(d) Equity

Report only fixed and floating rate preferred shares in the time bands from the floating rate to over 7 years. Common shares and retained earnings are reported in the non-rate sensitive column. Common equity is to be reported in Canadian dollars only and is not to be notionally allocated to foreign currency repricing ladders. Perpetual preferred shares issued by the reporting institution and paying other than a floating rate should be classified in the earlier of the time band corresponding to the call date (if applicable) and non-rate sensitive.

#### Total Liabilities and Equity

Sum of lines 3 to 4(d)

#### 5. Excess (Deficit) of Assets Over Liabilities and Equity

Subtract Total Liabilities and Equity from Total Assets.

### UNRECOGNIZED ITEMS

#### 6. Hedges of Investment Account

Long positions represent all positions where the institution stands to benefit from either an increase in the price of the asset or a wider margin of interest income if interest rates fall. Conversely, short positions represent all positions where the institution stands to benefit from either a fall in the price of an asset or a wider margin of interest income if interest rates rise.

Short positions should be filled in with a negative (-) sign and long positions with no sign (i.e. left blank).

This section includes all unrecognized instruments hedging the non-trading account balance sheet items and thereby affecting the interest rate risk structure of the institution.

Institutions' involvement in unrecognized contracts should be presented in the time bands based on the nominal value of the underlying principal of the contract.

##### (a) FRAs/Futures

The repricing profile of positions in Forward Rate Agreements and Futures should reflect the time-period over which interest rates are fixed by the contract. Futures and FRAs will be treated as a combination of two positions, one long and one short. The positions will be taken to be (i) the period starting with delivery or exercise of the contract, plus the life of the underlying security and (ii) the date of delivery or exercise of the contract. Amounts should be placed into the maturity/repricing ladder based on the face value of the underlying instrument.

**(d) OTHER**

Include forward foreign exchange contracts hedging internal swapped deposits using two entries according to the maturity of individual contracts and the two currencies involved. For example, a \$1,250,000 one year fixed rate Canadian dollar loan funded by a swapped 6 month 1,000,000 U.S. dollar deposit hedged by a contract to sell Canadian dollars 6 months forward would be slotted as a short 3-6 month position in Canadian dollars and a long 3-6 month position in U.S. dollars.

| (\$000s)                 | 0-1<br>month | 1-3<br>months | 3-6<br>months | 6-12<br>months |
|--------------------------|--------------|---------------|---------------|----------------|
| <b>Canadian \$</b>       |              |               |               |                |
| 2(d)(iv) Loans           |              |               |               | 1250           |
| 5(d) Other               |              |               |               |                |
| (i) Short                |              |               | -1250         |                |
| (ii) Long                |              |               |               |                |
| <b>US \$ (in U.S.\$)</b> |              |               |               |                |
| 3(a)(iv) Deposits        |              |               | -1000         |                |
| 5(d) Other               |              |               |               |                |
| (i) Short                |              |               |               |                |
| (ii) Long                |              |               | 1000          |                |

**7. Excess (Deficit) of Assets over Liabilities and Equity Adjusted for the Net Effect of Unrecognized Hedges**

Sum of lines 5 and 6(a) to (d).

**MEMO ITEMS**

**8. Net Effect of Options**

Options included in Items 2 or 4 should also be included in this memo section.

Options should be included in the form at their "delta" equivalent value (the product of the option's delta times the principal value of the underlying instrument), or a simplified proxy of it. The delta represents the change in the value of an option relative to the change in the value of the instrument on which the option is written. Long positions are bought options and sold puts, while short positions are bought puts and sold calls. The time classifications of options should reflect the time period during which the underlying contract will affect the interest rate position of the institution, on the assumption that the option is exercised. This requires two entries, one entry in the time band corresponding to the settlement of the contract plus the maturity of the underlying instrument and a second entry of the opposite sign corresponding to the settlement date of the contract. Report the net of long and short options positions for each relevant time band.

For example, a bought call option on the June 10 year Government of Canada Bond futures contract in April would be reported, on the basis of its "delta" equivalent value, to be a long position with a maturity of 10 years, and a short position with a maturity of two months. The same written option would be slotted as a long position with a maturity of two months and a short one with a maturity of 10 years.

| Unrecognized<br>(000s)   | 0-1<br>month | 1-3<br>months | 3-6<br>months | 6-12<br>months | 1-2<br>years |  | > 7<br>years |
|--------------------------|--------------|---------------|---------------|----------------|--------------|--|--------------|
| Net effect of<br>Options |              | -100          |               |                |              |  | 100          |

Caps, floors and collars represent a series of options with consecutive expiration dates equal to the repricing date of the underlying index. Caps are a series of calls on a short term interest rate. Floors are a series of consecutive puts on a short term rate.

For example, a cap of 15% on a 3-year floating rate loan indexed to 6-month LIBOR would be treated as a series of 5 written call options on a FRA with a basis of 15%; each single option would be entered with a negative sign at the time the underlying FRA takes effect and a positive sign at the time the underlying FRA contract matures.

| Unrecognized<br>(000s)   | 0-1<br>month | 1-3<br>months | 3-6<br>months | 6-12<br>months | 1-2<br>years | 2-3<br>years |
|--------------------------|--------------|---------------|---------------|----------------|--------------|--------------|
| Caps                     |              |               |               |                |              |              |
| Option 1                 |              |               | -100          | 100            |              |              |
| Option 2                 |              |               |               | -100           | 100          |              |
| Option 3                 |              |               |               |                | -100         |              |
|                          |              |               |               |                | 100          |              |
| Option 4                 |              |               |               |                | -100         | 100          |
| Option 5                 |              |               |               |                |              | -100         |
|                          |              |               |               |                |              | 100          |
| Net effect of<br>Options |              |               | -100          | 0              | 0            | 100          |



**9. Adverse Impact of 100 Basis Point Change in Interest Rate on the Consolidated Net Income After Tax**

This simulation subjects **recognized and unrecognized** items to a hypothetical interest rate shock. The amount reported, based on the institutions interest rate sensitivity position as at the reporting date, assumes an immediate and sustained parallel change in interest rates of 1% (i.e. 100 basis points) across all maturities over the next twelve months if no additional hedging were undertaken and all assets and liabilities were to reprice by this 1% amount. Institutions are to indicate whether the change in interest rate is an increase or decrease.

**10. Adverse Impact of 100 Basis Point Rise in Interest Rate on the Consolidated Economic Value of Net Assets**

Report the amount the interest rate shock scenario in line 9 would have on the market value of the institution's net assets, in present value terms, on an after tax basis.

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

**AMENDMENT CONTROL LOG**

**Non-Mortgage and Mortgage Loans in Arrears**

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
| 1   | Q1 1998                  | 2, 4        | <u>Add:</u><br>♦ <i>Section II - Mortgage Loans in Arrears</i><br>Mortgage loans in arrears for mortgages on properties located out of Canada             |
| 2   | Q1 2000                  | 1           | <u>Add:</u><br>♦ Section 600 of the Bank Act (applies to Foreign Bank Branches)<br><br><u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628 |
| 3   | Q1 2008                  | 2, 4        | <u>Change:</u><br>♦ Gross Non-Mortgage Impaired Loans to Gross Impaired Non-Mortgage Loans  |
|   |                          |             |   |
|   |                          |             |   |

NON-MORTGAGE AND MORTGAGE LOANS IN ARREARS

| Section I - Non-Mortgage Loans in Arrears  |                          |                          |                        |                                   |   |          |                   |
|--|--------------------------|--------------------------|------------------------|-----------------------------------|---|----------|-------------------|
| Category   | Non-Mortgage Loans       |                          |                        | Gross Impaired Non-Mortgage Loans | Gross Amount of Non-Mortgage Loans in Arrears |          |                   |
|  | Gross Non-Mortgage Loans | Allowance for Impairment | Net Non-Mortgage Loans |                                   | 1 Month                                       | 2 Months | 3 Months and Over |
| To Individuals for Non-Business Purposes:<br>(i) Personal Loan Plans<br>(ii) Credit Card Loans<br>(iii) Other Personal Loans |                          |                          |                        |                                   |   |          |                   |
| <b>TOTAL</b>   |                          |                          |                        |                                   |   |          |                   |

| Section II - Mortgage Loans in Arrears  |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
|---|-------------------------|---------------------------|--------------------------|-------------------------------------|-------------------------------|---|----------|-------------------|-----------|----------|-------------------|--|--|--|--|
| Category  | Mortgage Loans          |                           |                          |                                     | Gross Impaired Mortgage Loans | Gross Amount of Mortgage Loans in Arrears |          |                   |           |          |                   |  |  |  |  |
|   | Gross Insured Mortgages | Gross Uninsured Mortgages | Allowance for Impairment | Net Insured and Uninsured Mortgages |                               | Insured                                   |          |                   | Uninsured |          |                   |  |  |  |  |
|   |                         |                           |                          |                                     |                               | 1 Month                                   | 2 Months | 3 Months and Over | 1 Month   | 2 Months | 3 Months and Over |  |  |  |  |
| 1. PROPERTIES LOCATED IN CANADA<br>(a) Residential<br>(i) Single Detached<br>(ii) Multiple Dwellings<br>(A) Condominiums<br>(B) Other |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
| Total Residential   |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
| (b) Total Non-Residential   |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
| TOTAL PROPERTIES LOCATED IN CANADA  |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
| 2. PROPERTIES LOCATED OUT OF CANADA<br>(a) Residential<br>(b) Non-Residential   |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
| TOTAL PROPERTIES LOCATED OUT OF CANADA  |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |
| 3. TOTAL MORTGAGE LOANS   |                         |                           |                          |                                     |                               |   |          |                   |           |          |                   |  |  |  |  |

## **Non-Mortgage Loans**

For each loan category, report the gross amount, the allowance for impairment and the net amount. The total of the Net Non-Mortgage Loans must agree with Asset 11(f) on the Balance Sheet.

### **Gross Impaired Non-Mortgage Loans**

For each loan category, report the gross amount of impaired loans. Report all loans which are impaired whether or not they are in arrears.

### **Gross Amount of Non-Mortgage Loans in Arrears**

For each category, report the amount of loans in arrears by period of time that they are overdue, i.e. one month, two months or three months and over. Loans are in arrears when the principal or interest payment is overdue. Report the amounts in arrears on a gross basis.

## **SECTION II**

### **MORTGAGE LOANS IN ARREARS**

#### Other Instructions:

This return provides information on the mortgages reported as Asset 12 on the Balance Sheet including arrears.

The categories for the type of properties in this return are the same as used in the Mortgage Loans Report.

#### **1. Properties Located In Canada**

- (a) Residential
  - (i) Single Detached
  - (ii) Multiple Dwellings
    - (A) Condominiums
    - (B) Other

##### **Total Residential**

- (b) **Total Non-Residential**

##### **Total Properties Located In Canada**

#### **2. Properties Located Out of Canada**

- (a) Residential
- (b) Non-Residential

##### **Total Properties Located Out of Canada**

#### **3. Total Mortgage Loans**

Report the relevant amounts for lines 1(a)(i), 1(a)(ii)(A), 1(a)(ii)(B), Total Residential, Total Non-Residential, Total Properties Located In Canada, 2(a), 2(b), Total Properties Located Out of Canada, and Total Mortgage Loans under the appropriate headings.

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

## AMENDMENT CONTROL LOG

### Non-Mortgage Loans

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
| 1   | Q1 1999                  | 18, 19      | <u>Delete:</u><br>♦ Federal Government Enterprises which have been privatized:<br>- Canadian Commercial Corporation<br>- Canadian National Railway Company and subsidiaries<br>- Canarctic Shipping Company Ltd.<br>- Petro-Canada and subsidiaries     |
| 2   | Q1 2000                  | 1           | <u>Add:</u><br>♦ Section 600 of the Bank Act (applies to Foreign Bank Branches)<br><br><u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628<br>♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics |
| 3   | Q1 2005                  | 4, 14       | <u>Delete:</u><br>♦ Country Risk Allowances   |
| 4   | Q1 2007                  | 6           | <u>Change:</u><br>♦ Alberta Treasury Branches to ATB Financial<br><br><u>Delete:</u><br>♦ Province of Ontario Savings Office  |
|   |                          | 7, 10, 16   | <u>Change:</u><br>♦ Export Development Corporation to Export Development Canada<br>♦ Farm Credit Corporation to Farm Credit Canada<br>♦ Alberta Treasury Branches to ATB Financial<br><br><u>Delete:</u><br>♦ Province of Ontario Savings Office        |
|   |                          | 16          | <u>Change:</u><br>♦ Alberta Municipal Financial Corporation to Alberta Capital Finance Authority  |
| 5   | Q1 2008                  | 17          | <u>Add:</u><br>♦ Government Business Enterprises<br><br><u>Change:</u><br>♦ Instructions under Public Non-Financial Enterprises   |
|   |                          | 18-29       | <u>Delete:</u><br>♦ List of Federal and Provincial Government Enterprises   |
|   |                          |             |   |

**B. Public Non-Financial Enterprises**

A list of organizations at the federal and provincial levels is **provided in the manual**. There is no corresponding list at the municipal level.

The determination for using the municipal category is left at the discretion of the institution.

**III. Non-Financial Private Corporations**

Includes all corporations and unincorporated branches of foreign corporations operating in Canada, except financial institutions and government enterprises.

**IV. Private Financial Institutions**

- (a) deposit-taking institutions - self-explanatory;
- (b) other deposit-taking institutions - includes credit unions and caisses populaires, trust companies and mortgage loan companies;
- (c) other private financial institutions - includes life insurance companies, fraternal benefit societies, fire and casualty insurance companies, trustee pension plans, investment dealers, mutual funds, closed-ends funds, mortgage investment trusts, sales finance and consumer loan companies, and other private financial institutions (such as holding companies, financial leasing companies, venture capital companies and other business finance companies).

**V. Unincorporated Business**

Includes all businesses which are not incorporated under the law of Canada or a province and which are not unincorporated branches of foreign corporations (see III above).

**GOVERNMENT BUSINESS ENTERPRISES**

The complete list of Federal and Provincial Government Enterprises can now be found under a new section entitled **Government Business Enterprises (GBE)**.

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

## AMENDMENT CONTROL LOG

### Pledging and REPOS Report

| Amendment Number  | Effective Reporting Date | Page Number | Description   |
|---|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |   |
| 1   | Q1 2000                  | 1           | <u>Add:</u><br>♦ Section 600 of the Bank Act (applies to Foreign Bank Branches)<br><br><u>Change:</u><br>♦ Section 523 of the Bank Act is now Section 628   |
|   |                          | 4, 6        | <u>Change:</u><br>♦ Note on which institution must complete Section II  |
|   |                          | 6           | <u>Change:</u><br>♦ Discussions with the CBA on the implementation of Phase III to take place during 2000. The proposed implementation date should be either October 31 or December 31, 2000                  |
| 2   | Q1 2003                  | 4           | <u>Delete:</u><br>♦ Reference to new report<br>♦ Reference to Phase I   |
|   |                          | 6           | <u>Delete:</u><br>♦ Reference to Phase II and Phase III   |
| 3   | Q1 2004                  | 1, 2, 4     | <u>Change:</u><br>♦ Title to Pledging and REPOS Report  |
|   |                          | 2           | <u>Change:</u><br>♦ Section I to Pledging and Repurchase Agreements<br>♦ Move Repurchase Agreements below Total and renumber lines<br><br><u>Delete:</u><br>♦ 'Maximum Outstanding During the Period' columns |
|   |                          | 4           | <u>Change:</u><br>♦ Section I to Pledging and Repurchase Agreements<br>♦ Third column to second.<br><br><u>Delete:</u><br>♦ Delete sentence regarding Maximum amounts pledged.                                |
|   |                          | 5           | <u>Change:</u><br>♦ Renumber lines 9-11.<br><br><u>Add:</u><br>♦ Total line and description   |
| 4   | Q1 2008                  | 4           | <u>Change:</u><br>♦ On-balance sheet to recognized  |
|   |                          |             |   |

## **PLEDGING AND REPOS REPORT**

### **GENERAL INSTRUCTIONS**

This return consists of two sections. In Section I, institutions are to report the amount of assets pledged to certain parties or in respect of certain activities.

Section II is to be completed by those institutions granted approval by the Superintendent of Financial Institutions to pledge classes of personal property (i.e. not subject to an aggregate dollar limit). In this section of the return, institutions are to report the amounts of liquid assets before pledging, pledged and unencumbered.

This return applies only to **recognized** assets which have been pledged.

The return is to be completed on both a consolidated and an unconsolidated basis.

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

### **Section I - Pledging and Repurchase Agreements**

For each counterparty or activity, report the amount of pledged assets outstanding at the end of the quarter in the first column for the unconsolidated entity and in the second column for the consolidated entity.

- 1. Bank of Canada**  
Report the amount of assets pledged to the Bank of Canada.
- 2. Canada Deposit Insurance Corporation**  
Report the amount of assets pledged to the Canada Deposit Insurance Corporation.
- 3. Foreign Governments / Central Banks**  
Report the amount of assets pledged to foreign governments, foreign central banks and their agencies.
- 4. Direct Clearers**  
Report the amount of assets pledged to direct clearers in respect of clearing and settlement activity.
- 5.(a) Clearing and Settlement Organizations - In Canada**  
Report the amount of assets pledged to clearing and settlement organizations in Canada; report pledging to the Canadian Depository for Securities (CDS), and other.
- 5.(b) Clearing and Settlement Organizations - Outside Canada**  
Report the amount of assets pledged to clearing and settlement organizations outside Canada; report pledging to the Depository Trust Corporation (DTC), Euroclear, the Clearing House Interbank Payment System (CHIPS), Foreign Exchange Systems (i.e. Multinet, ECHO, etc.), and other.



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

## AMENDMENT CONTROL LOG

### Quarterly Supplementary Return for Foreign Bank Branches

| Amendment Number  | Effective Reporting Date | Page Number | Description  |
|---|--------------------------|-------------|--|
| <b>Please note that as of November 2002, all changes are highlighted:</b> |                          |             |  |
| 1   | Q1 2003                  | 2, 5        | <u>Change:</u><br>♦ Section II – Due to(from) Head Office Reconciliation to Head Office Account Reconciliation<br>♦ 1. & 4. - Due to(from) Head Office to Due to Head Office less Due from Head Office                                       |
|   |                          | 2           | <u>Delete:</u><br>♦ Reference to Notes 2 and 3   |
|   |                          | 3           | <u>Change:</u><br>♦ Section III - 1. & 5. - Deposits of \$150,000 or less to Deposits less than \$150,000<br>♦ Memo Items – 1. Deposits of \$150,000 or less from to Deposits less than \$150,000<br><br><u>Delete:</u><br>♦ Notes 2. and 3. |
|   |                          | 4           | <u>Delete:</u><br>♦ Reference to new return  |
|   |                          | 5           | <u>Delete:</u><br>♦ 2 <sup>nd</sup> and 3 <sup>rd</sup> paragraphs under Section II<br><br><u>Change:</u><br>♦ under Section III and Memo Items – deposits of \$150,000 or less to deposits less than \$150,000                              |
| 2   | Q1 2007                  | 2           | <u>Change:</u><br>♦ Book value to Balance sheet value<br>♦ On-balance sheet to Recognized<br>♦ Off-balance sheet to Unrecognized<br>♦ Branch net income (loss) to Total Comprehensive Income (Loss)  |
|   |                          | 5           | <u>Change:</u><br>♦ Off-balance sheet to Unrecognized  |
| 3   | Q1 2008                  | 2           | <u>Change:</u><br>♦ On- and off-balance sheet to recognized and unrecognized   |
|   |                          |             |  |
|   |                          |             |  |

**QUARTERLY SUPPLEMENTARY RETURN FOR FOREIGN BANK BRANCHES**

|   | As at<br>quarter-end     | Average for the<br>quarter |                               |      |                                   |      |                                       |     |  |     |  |  |
|---|--------------------------|----------------------------|-------------------------------|------|-----------------------------------|------|---------------------------------------|-----|--|-----|--|--|
| <b>SECTION I - CAPITAL EQUIVALENCY REPORT</b>   |                          |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| 1. Capital Equivalency Deposit<br>Qualifying Assets (lower of balance sheet value or market value)<br>(a) Pre-approved asset classes<br>(i) Cash<br>(ii) Securities issued or guaranteed by Canada<br>(iii) Securities issued or guaranteed by a Canadian province<br>(iv) Securities issued or guaranteed by a Canadian municipal or school corporation<br>(b) Assets approved by the Superintendent<br>(i) Deposits with regulated financial institutions<br>(ii) Securities<br>(iii) Other assets<br>Total Capital Equivalency Deposit ( <b>A</b> )  |                          |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| 2. Recognized and unrecognized Liabilities<br>(a) Total recognized liabilities<br>(b) Less:<br>(i) Accrued expenses<br>(ii) Due to Head Office<br>(c) Add: Unrecognized items <sup>1</sup><br>(i) Direct credit substitutes<br>(ii) Sale & repurchase agreements<br>(iii) Transaction-related contingents<br>(iv) Short-term self-liquidating trade-related contingents<br>Total Recognized and Unrecognized Liabilities ( <b>B</b> ) <table style="float: right; margin-left: 20px;"> <tr> <td>Credit conversion factor</td> <td></td> </tr> <tr> <td>(i) Direct credit substitutes</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>(ii) Sale &amp; repurchase agreements</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>(iii) Transaction-related contingents</td> <td style="text-align: right;">50%</td> </tr> <tr> <td>(iv) Short-term self-liquidating trade-related contingents</td> <td style="text-align: right;">20%</td> </tr> </table> | Credit conversion factor |                            | (i) Direct credit substitutes | 100% | (ii) Sale & repurchase agreements | 100% | (iii) Transaction-related contingents | 50% | (iv) Short-term self-liquidating trade-related contingents | 20% |  |  |
| Credit conversion factor  |                          |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| (i) Direct credit substitutes   | 100%                     |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| (ii) Sale & repurchase agreements   | 100%                     |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| (iii) Transaction-related contingents   | 50%                      |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| (iv) Short-term self-liquidating trade-related contingents  | 20%                      |                            |                               |      |                                   |      |                                       |     |  |     |  |  |
| 3. Capital Equivalency Ratio<br>Capital equivalency deposit as a % of total recognized and unrecognized liabilities (A/B * 100)   |                          |                            |                               |      |                                   |      |                                       |     |  |     |  |  |

|   |  |  |
|---|--|--|
| <b>SECTION II – HEAD OFFICE ACCOUNT RECONCILIATION</b>  |  |  |
| 1. Due to Head Office less Due from Head Office at the beginning of the fiscal year<br>2. Add year-to-date increases in Due to Head Office<br>(a) Advances / funding from Head Office<br>(b) Total Comprehensive Income (Loss)<br>(c) Other<br>3. Deduct year-to-date decreases in Due to Head Office<br>(a) Payments to Head Office<br>(b) Other<br>4. Due to Head Office less Due from Head Office at the end of the period |  |  |
| <b>MEMO ITEMS</b>   |  |  |
| 1. Head Office charges included in Branch net income (loss) (line 2(b))<br>(a) Interest<br>(b) Administration / management fees   |  |  |

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

## AMENDMENT CONTROL LOG

### Securities Report

| Amendment Number   | Effective Reporting Date | Page Number | Description   |
|--|--------------------------|-------------|---|
| <b>Please note that as of November 2002, all changes are highlighted</b> |                          |             |   |
|  |                          | 9           | <u>Delete:</u><br>◆ Note: under Section III, 2. Other Securities  |
|  |                          | 10          | <u>Change:</u><br>◆ Alberta Municipal Financial Corporation to Alberta Capital Finance Authority                            |
| 6  | Q1 2008                  | 9-12        | <u>Add:</u><br>◆ Detailed list of Public and Private Non-Financial Corporations   |
|  |                          | 12-23       | <u>Delete:</u><br>◆ List of Federal and Provincial Government Enterprises   |
|  |                          | 15          | <u>Add:</u><br>◆ Government Business Enterprises<br><u>Change:</u><br>◆ Instructions under Public Non-Financial Enterprises |
|  |                          |             |   |
|  |                          |             |   |

### 3. Non-Financial Corporation

#### (a) Public sector

Include:

- loans to all emanations of governments that carry on a business or that have their own borrowing authority (see conceptual overview in the Definition of Financial Flow Sectors). A list of Canadian Federal and Provincial enterprises and their subsidiaries compiled by Statistics Canada is included in the Appendix "Definitions of Financial Flow Sectors".
- all Canadian and foreign public corporations in which Canadian or foreign governments hold at least 50 per cent of the voting stock and any subsidiaries of those companies.

Exclude:

- Canada Deposit Insurance Corporation, Canada Mortgage and Housing Corporation, Export Development Canada, Farm Credit Canada, Business Development Bank of Canada and ATB Financial, which are to be reported under Item 1(g).

#### (b) Private sector

Include:

- all resident and non-resident corporations and unincorporated businesses except financial institutions and government enterprises reported elsewhere in this report.

##### (i) Agriculture

See SIC, Division A, Major Groups 01 and 02.

##### (ii) Fishing and Trapping

See SIC, Division B, Major Group 03.

##### (iii) Logging and Forestry

See SIC, Division C, Major Groups 04 and 05.

##### (iv) Mining, Quarrying and Oil Wells

###### (A) Mining

See SIC, Division D, Major Group 06.

###### (B) Energy - Oil and gas

See SIC, Division D, Major Group 07.

###### (C) Other

See SIC, Division D, Major Groups 08 and 09.

(v) Manufacturing

(A) Food, beverage and tobacco products

See SIC, Division E, Major Groups 10, 11 and 12.

(B) Leather, textile and apparel products

See SIC, Division E, Major Groups 17, 18, 19 and 24.

(C) Metal products

See SIC, Division E, Major Groups 29 and 30.

(D) Transport equipment products

See SIC, Division E, Major Group 32.

(E) Petroleum products

See SIC, Division E, Major Group 36.

(F) Rubber, plastic and chemical products

See SIC, Division E, Major Groups 15, 16 and 37.

(G) Other

See SIC, Division E, Major Groups 25, 26, 27, 28, 31, 33, 35 and 39.

(vi) Construction/Real Estate

(A) Builders and developers - residential

See SIC, Division F, Group 401.

(B) Builders and developers - commercial

See SIC, Division F, Group 402.

(C) Land developers

See SIC, Division F, Class 4491.

(D) Real Estate Operators

See SIC, Division L, Major Group 75

(E) Other

See SIC, Division F, Major Groups 41 and 42, Group 441 and Class 4499.

(vii) Transportation, communications and other utilities

(A) Transportation

See SIC, Division G, Major Group 45.

(B) Pipeline transport

See SIC, Division G, Major Group 46.

(C) Storage and warehousing

See SIC, Division G, Major Group 47.

(D) Communications

See SIC, Division H, Major Group 48.

(E) Other utilities

See SIC, Division H, Major Group 49.

(viii) Wholesale trade

(A) Apparel

See SIC, Division I, Major Group 53.

(B) Other

See SIC, Division I, Major Groups 50, 51, 52, 54, 55, 56, 57 and 59.

(ix) Retail trade

(A) Food stores, food beverages and drug stores

See SIC, Division J, Major Group 60.

(B) Clothing

See SIC, Division J, Major Group 61.

(C) Furniture

See SIC, Division J, Major Group 62.

(D) Automotive

See SIC, Division J, Major Group 63.

(E) Department stores

See SIC, Division J, Major Group 64.

(F) Other

See SIC, Division J, Major Groups 65 and 69.

(x) Service

(A) Hotels

See SIC, Division Q, Major Group 91.

(B) Restaurants and bars

See SIC, Division Q, Major Group 92.

(C) Leasing companies

See SIC, Division R, Group 992.

(D) Other

See SIC, Division L, Major Group 76; Division M, Major Group 77; Division R, Major Group 96 and 97 and Groups 991, 993, 994, 995, 996 and 999.

(xi) Multiproduct conglomerates

Include:

- those non-financial private corporations in which no one business, as cited in (i) to (x) above, constitutes more than 50 per cent of the corporation's total activity.

(xii) Other

Include:

- charitable organizations, universities, clubs, religious organizations, etc.
- all health organizations not included in loans to governments (section 2). See SIC, Division N, Major Group 84; Division O, Groups 852, 853, 854, 855 and 859; Division P, Major Group 86; Division R, Major Group 98.

**B. Public Non-Financial Enterprises**

A list of organizations at the federal and provincial levels is **provided in the manual**. There is no corresponding list at the municipal level.

The determination for using the municipal category is left at the discretion of the institution.

**III. Non-Financial Private Corporations**

Includes all corporations and unincorporated branches of foreign corporations operating in Canada, except financial institutions and government enterprises.

**IV. Private Financial Institutions**

- (a) chartered banks - self-explanatory;
- (b) other deposit-taking institutions - includes credit unions and caisses populaires, trust companies and mortgage loan companies;
- (c) other private financial institutions - includes life insurance companies, fraternal benefit societies, fire and casualty insurance companies, trustee pension plans, investment dealers, mutual funds, closed-ends funds, mortgage investment trusts, sales finance and consumer loan companies, and other private financial institutions (such as holding companies, financial leasing companies, venture capital companies and other business finance companies).

**V. Unincorporated Business**

Includes all businesses which are not incorporated under the law of Canada or a province and which are not unincorporated branches of foreign corporations (see III above).

**GOVERNMENT BUSINESS ENTERPRISES**

The complete list of Federal and Provincial Government Enterprises can now be found under a new section entitled **Government Business Enterprises (GBE)**.



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

**AMENDMENT CONTROL LOG**

**Government Business Enterprises**

| Amendment<br>Number   | Effective<br>Reporting<br>Date | Page<br>Number | Description |
|---|--------------------------------|----------------|-------------|
| <b>Please note that throughout this Tab, the following changes are highlighted:</b> |                                |                |             |
| 1   | Q1 2008                        |                | NEW         |
|   |                                |                |             |
|   |                                |                |             |
|   |                                |                |             |

**FEDERAL GOVERNMENT ENTERPRISES**

NAME OF ENTERPRISES:

Atlantic Pilotage Authority  
Atomic Energy Canada Ltd.  
Bank of Canada  
Belledune Port Authority  
Blue Water Bridge Authority  
Business Development Bank of Canada  
Canada Development Investment Corporation  
Canada Lands Company  
Canada Lands Company CLC Ltd.  
Canada Mortgage and Housing Corporation  
Canada Post Corporation  
Canadian Broadcasting Corporation  
Canadian Dairy Commission  
Canadian Wheat Board, The  
Defence Construction (1951) Ltd.  
Enterprise Cape Breton Corporation  
Exchange Fund Account  
Export Development Corporation  
Farm Credit Corporation  
Federal Bridge Corporation Limited  
Fraser River Port Authority  
Freshwater Fish Marketing Authority  
Great Lakes Pilotage Authority  
Halifax Port Authority

Hamilton Port Authority  
Laurentian Pilotage Authority  
Marine Atlantic Inc.  
Montreal Port Authority  
Nanaimo Port Authority  
National Film Board of Canada  
North Fraser Port Authority  
Old Port of Montreal Corporation Inc.  
Pacific Pilotage Authority  
Parc Downsview Park Inc.  
Port Alberni Port Authority  
Prince Rupert Port Authority  
Quebec Port Authority  
Ridley Terminals Inc.  
Royal Canadian Mint  
Saguenay Port Authority  
Saint John Port Authority  
Sept-Iles Port Authority  
St. John's Port Authority  
Thunder Bay Port Authority  
Toronto Port Authority  
Trois-Rivieres Port Authority  
Vancouver Port Authority  
Via Rail Canada Inc.  
Windsor Port Authority

**PROVINCIAL GOVERNMENT ENTERPRISES**

**Newfoundland**

Lower Churchill Development Corporation  
Marble Mountain Development Corporation  
Newfoundland and Labrador Hydro  
Newfoundland and Labrador Municipal Financing Corporation  
Newfoundland Liquor Corporation

**Prince Edward Island**

Charlottetown Area Development Corporation  
Island Investment Development Inc.  
Island Waste Management Corporation  
P.E.I. Business Development Inc.  
P.E.I. Energy Corporation  
P.E.I. Grain Elevators Corporation  
P.E.I. Lending Agency  
P.E.I. Liquor Control Commission  
P.E.I. Lotteries Commission  
P.E.I. Regulatory and Appeals Commission  
Summerside Regional Development Corporation Ltd.

**Nova Scotia**

Atlantic Lottery Corporation Inc.  
Halifax-Dartmouth Bridge Commission  
Highway 104 Western Alignment Corporation  
Innovacorp (Nova Scotia Innovation Corporation)  
Natural Products Marketing Council  
Nova Scotia Business Development Corporation  
Nova Scotia Business Incorporated  
Nova Scotia Farm Loan Board  
Nova Scotia Film Development Corporation  
Nova Scotia Gaming Corporation  
Nova Scotia Liquor Corporation  
Nova Scotia Municipal Finance Corporation  
Trade Centre Limited  
Waterfront Development Corporation

**New Brunswick**

Algonquin Properties Ltd.  
Lotteries Commission of New Brunswick  
New Brunswick Crop Insurance Commission  
New Brunswick Electric Finance Corporation  
New Brunswick Investment Management Corporation  
New Brunswick Liquor Corporation  
New Brunswick Municipal Finance Corporation  
New Brunswick Power Holding Corporation  
New Brunswick Regional Development Corporation  
New Brunswick Securities Commission

**Quebec**

Agence de l'efficacité énergétique

Agence métropolitaine de transport

Caisse de dépôt et placement du Québec

Capitale financière agricole Inc.

Corporation d'hébergement du Québec

Financement-Québec

Fonds d'indemnisation du courtage immobilier

Hydro-Québec

Hydro-Québec international

Investissement Québec

IQ immigrants investisseurs Inc.

Loto-Québec

Régie des installations olympiques

Société de développement de la Baie James

Société de développement de la zone de commerce international de Montréal à Mirabel

Société de l'assurance automobile du Québec

Société des alcools du Québec

Société des établissements de plein air du Québec

Société des traversiers du Québec

Société du grand théâtre de Québec

Société du parc industriel et portuaire de Bécancour

Société du port ferroviaire de Baie-Comeau - Hauterive

Société générale de financement du Québec

Société immobilière Trans-Québec Inc.

Société immobilière du Québec

Société innovatech du grand Montréal

Société innovatech du sud du Québec

Société innovatech Québec et Chaudière – Appalaches

Société innovatech régions ressources

Société québécoise d'exploitation minière (SOQEM)

Société québécoise d'information juridique

Société québécoise d'initiatives agro-alimentaires (SOQUIA)\*(Special Fund)

- Centre de distribution de médicaments vétérinaires Inc.
- Centre d'insémination artificielle du Québec (CIAQ)

Société québécoise d'initiatives pétrolières (SOQUIP)

#### **Ontario**

Agricorp

Algonquin Forestry Authority (AFA)

Greater Toronto Transit Authority

Hydro One Networks Inc.

Hydro One Inc. (HOI)

Hydro One Remotes

Hydro One Telecom

Liquor Control Board of Ontario (LCBO)

Metropolitan Toronto Convention Centre Corporation

Niagara Parks Commission (NPC)

Ontario Clean Water Agency (OCWA)

Ontario Electricity Financial Corporation

Ontario Energy Board

Ontario Exports Inc.

Ontario Food Terminal Board

Ontario Lottery and Gaming Corporation (OLGC)

Ontario Mortgage Corporation

Ontario Northland Transportation Commission (ONTC)

Ontario Place Corporation

Ontario Power Generation Inc. (OPG)

Ontario Realty Corporation

Owen Sound Transportation Company Limited

Toronto Area Transit Operating Authority

**Manitoba**

Communities Economic Development Fund

Leaf Rapids Town Properties

Manitoba Development Corporation

Manitoba Hazardous Waste Management Corporation

Manitoba Hydro-Electric Board

Manitoba Liquor Control Commission

Manitoba Lotteries Corporation

Manitoba Public Insurance Corporation

Manitoba Trade and Investment Corporation

Manitoba Water Services Board

North Portage Development Corporation and the Forks Renewal Corporation

Western Canada Lottery Foundation<sup>1</sup>



**Saskatchewan**

Crown Investments Corporation of Saskatchewan \*(Special Fund)

- Bayhurst Gas Limited
- CIC Pulp Limited
- Investment Saskatchewan Inc.
- Many Islands Pipe Lines (Canada) Limited
- Saskatchewan Auto Fund
- Saskatchewan Government Insurance
- Saskatchewan Opportunities Corporation
- Saskatchewan Power Corporation (SaskPower)
- Saskatchewan Telecommunications Holding Corporation (SaskTel)
- Saskatchewan Transportation Company
- SaskEnergy Incorporated
- TransGas Limited

Information Services Corporation of Saskatchewan

Liquor and Gaming Authority

Municipal Financing Corporation of Saskatchewan

Saskatchewan Crop Insurance Corporation

Saskatchewan Development Fund Corporation

Saskatchewan Gaming Corporation

Saskatchewan Government Growth Fund Management Corporation

Saskatchewan Property Management Corporation

Saskatchewan Research Council

Saskatchewan Water Corporation (SaskWater)

Western Canada Lottery Foundation<sup>1</sup>

**Alberta**

Agriculture Financial Services Corporation

Alberta Capital Finance Authority

Alberta Gaming and Liquor Commission

Alberta Pension Administration Corporation

ATB Financial:

- ATB Investment Management Inc.
- ATB Securities Inc.

Credit Union Deposit Guarantee Corporation

N.A. Properties (1994) Ltd.

Western Canada Lottery Foundation<sup>1</sup>

**British Columbia**

BC Transmission Corporation

BCIF Management Ltd.

British Columbia Ferry Corporation

British Columbia Hydro and Power Authority

British Columbia Liquor Distribution Branch

British Columbia Lottery Corporation

British Columbia Railway Company

British Columbia Transit

Columbia Basin Trust

Columbia Power Corporation

Forestry Innovation Investment Ltd.

Insurance Corporation of British Columbia

Partnerships British Columbia Inc.

Provincial Capital Commission

Rapid Transit Project 2000 Ltd.

**Yukon**

19596 Yukon Inc.  
Energy Solutions Centre  
Western Canada Lottery Foundation<sup>1</sup>  
Yukon Lotteries Commission  
Yukon Development Corporation \*(Special Fund)  
- Yukon Energy Corporation  
Yukon Government Fund Limited  
Yukon Liquor Corporation

**Northwest Territories**

Northwest Territories Business Credit Corporation  
Northwest Territories Development Corporation  
Northwest Territories Power Corporation  
Western Canada Lottery Foundation<sup>1</sup>

**Nunavut**

Nunavut Business Credit Corporation  
Nunavut Development Corporation  
Nunavut Power Corporation

\* Entities accompanied by the words \*special fund\* are not considered as government business enterprises but rather as special funds. They appear on the list strictly to indicate the owner of subsidiary(ies) listed.

<sup>1</sup> Jointly controlled provincial government business (Alberta, Saskatchewan, Manitoba, Yukon and Northwest Territories)