



File No.: P1650-7

October 17, 2007

**TO: Chief Accountants of Banks and  
Chief Financial Officers of Federally Regulated Trust and Loan Companies**

**FROM: Debbie Smith  
Manager, Regulatory Information Division**

**SUBJECT: “Annual update” to the Manual of Reporting Forms and Instructions for  
Deposit-Taking Institutions**

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This is to advise you of the changes that have been made to the Financial Information Committee (FIC) regulatory returns and instructions, to be **effective for first quarter 2008**. The changes may be viewed on OSFI's Website at [www.osfi-bsif.gc.ca](http://www.osfi-bsif.gc.ca) under *Banks / Filing Instructions, Returns and Penalties / Financial Returns & Instructions*. The Amendment Control Logs that list the changes for each of the affected returns / instructions have been grouped together under “2007 Updates” to facilitate review.

The changes for 2008 include the elimination of the Capital Adequacy Return (G3) and Market Risk Return (M3) for all Deposit Taking Institutions. These returns have been replaced by the new Basel Capital Adequacy Return/BCAR(BA) due Q1, 2008. Foreign Bank Branches are not required to file the BCAR.

Effective Q1, 2008 there is a new official data call for Credit Monitoring. There is a call for Internal Ratings Based banks (NCR) and one for Standardized banks (SICMDC). Information regarding these has been communicated. Previous communications can be viewed on OSFI's Website at [www.osfi-bsif.gc.ca](http://www.osfi-bsif.gc.ca) under *Banks / Filing Instructions, Returns and Penalties: IRB Credit Risk Data Taxonomies and Standardized Institutions Credit Risk Data Taxonomies, respectively*.

The submission of the Unclaimed Balances to OSFI after 9 years had been eliminated. Institutions continue to submit the Unclaimed Balances to the Bank of Canada after 10 years.

All other changes are mainly updates or corrections of relatively minor significance.

As you know, a “Data Rationalization” Project was initiated in January 2004 by the FIC (OSFI, Bank of Canada and CDIC, with the participation of Statistics Canada), in consultation with the CBA. Implementation of the main recommendations, however, has been deferred to January 2009. We will be providing you with examples of these return changes, instructions and validation rules within the next few weeks.

If you need additional information, please contact your institution's Relationship Manager at OSFI. Alternatively, if you have any questions about completing or filing the returns, please call the Regulatory Information Division at (613) 990-3591.

