

Manual of Reporting Forms and Instructions for Deposit-Taking Institutions

AMENDMENT CONTROL LOG

Charge for Impairment

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

CHARGE FOR IMPAIRMENT REPORT

PURPOSE

The purpose of this return is to provide the Superintendent of Financial Institutions with information on the amount of charges for impairment by major asset categories made during the fiscal year.

STATUTORY

Sections 628 and 600 of the Bank Act and Section 495 of the Trust and Loan Companies Act.

APPLICATION

This return applies to all institutions.

PUBLICATION

Information from this return is not published.

FREQUENCY

Institutions with fiscal year-ends of October	-	Annually	-	October
Institutions with fiscal year-ends of December	-	Annually	-	December

CONTACT PERSON

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

REPORTING DATES

The return is to be completed as of the last day of the year and submitted within 45 days of the reporting date as follows:

Institutions with fiscal year-ends of October	-	October
Institutions with fiscal year-ends of December	-	December

CONTACT AGENCY

OSFI.

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, 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 Recognized Assets			
6. Unrecognized Assets			
TOTAL INDIVIDUAL ALLOWANCES			
GROUP ALLOWANCES			
TOTAL CHARGE FOR IMPAIRMENT CHARGED TO THE CONSOLIDATED STATEMENT OF INCOME AND EXPENSES			

GENERAL INSTRUCTIONS

The asset references in this report are consistent with the "Monthly Balance Sheet" unless stated otherwise.

The detail reporting is only for the individual allowances. Group allowances are reported as a single line item.

The reporting of individual allowances for non-mortgage loans to individuals and others for business purposes (line 3(e)) follows the 1980 Statistics Canada Standard Industrial Classification (SIC) to identify the borrowers.

The report requires a resident and non-resident split.

Non-residents are individuals, corporations or other organizations (including international and other extra-territorial agencies) not ordinarily resident in Canada. Residential status is to be determined by reference to the recorded address of the individual, corporation or other organization, unless the institution knows that the residential status is different from the recorded address.

The report must reconcile to the sum of the charge for impairment on the quarterly allowance for impairment report.

All amounts are to be expressed in thousands of dollars.

1. Deposits with Regulated Financial Institutions

Report individual allowances relating to Asset 5.

2. Securities

Report individual allowances relating to Asset 10.

3. Non-Mortgage Loans

(a) Financial Institutions

(b) Foreign Governments

(c) Lease Receivables

Report individual allowances relating to Asset 11(b), (d) and (e).

(d) Individuals for Non-Business Purposes

Report individual allowance for credit card loans and personal loans separately. Total of the two lines related to Asset 11(f).

(e) Individuals and Others for Business Purposes

Report individual allowances for every line. The total of all lines relate to Asset 11(h). The lines (i) and (ii)(A) to (L) are consistent with those on the Non-Mortgage Loans Return.

(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.