

**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
Please note that as of November 2002, all changes are highlighted:			
1	Q1 1998	2, 4	<u>Add:</u> ♦ <i>Section II - Mortgage Loans in Arrears</i> Mortgage loans in arrears for mortgages on properties located out of Canada
2	Q1 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
3	Q1 2008	2, 4	<u>Change:</u> ♦ Gross Non-Mortgage Impaired Loans to Gross Impaired Non-Mortgage Loans

NON-MORTGAGE AND MORTGAGE LOANS IN ARREARS

PURPOSE

This return provides the Office of the Superintendent of Financial Institutions with information relating to non-mortgage and mortgage loans in arrears.

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

REPORTING DATES

The 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.

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: (i) Personal Loan Plans (ii) Credit Card Loans (iii) Other Personal Loans							
TOTAL							

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 (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																				

GENERAL INSTRUCTIONS

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

SECTION I

NON-MORTGAGE LOANS IN ARREARS

Other instructions:

This return provides information on the personal loans reported as Asset 11(f) on the Balance Sheet including arrears. Report all figures on a consolidated basis.

Loans to individuals for non-business purposes are those used to finance the acquisition of consumer goods and services, including the acquisition of securities.

To Individuals for Non-Business Purposes:

(i) Personal loan plans

Include:

- loans granted under a bank's personal loan plan (that is loans which are generally available, are made subject to standard terms and conditions and are usually repaid on an instalment basis), whether at a fixed or variable rate of interest;
- conditional sales contracts to finance the acquisition of consumer goods and services.

(ii) Credit card loans

Include:

- outstanding balances under a credit card plan if users have established access to credit and outstanding items are not debited to the user's deposit account as in the case of ordinary cheques.

(iii) Other personal loans

Include:

- loans on the security of bonds or stocks;
- loans to individuals for non-business purposes which are advanced under pre-arranged lines of credit;
- overdrafts in individuals' deposit accounts under Liability 1(d), 2(a)(iv) or 2(b)(iv) and overdrafts in tax accounts related to residential mortgages;
- bridge financing loans associated with residential properties;
- government-guaranteed loans made to individuals for non-business purposes, such as Home Improvement Loans under the National Housing Act and Canada Student Loans;
- all other loans to individuals for non-business purposes not included above.

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.

Mortgage Loans

For each mortgage loan category, report the gross amount for insured and uninsured mortgage loans, the allowance for impairment and the net amount. The total of the Net Mortgage Loans must agree with Asset 12 on the Balance Sheet.

Gross Impaired Mortgage Loans

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

Gross Amount of 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. Mortgage loans are in arrears when the principal or interest payment is overdue. Report the amounts in arrears on a gross basis.