

Manual of Reporting Forms and Instructions for Deposit-Taking Institutions

AMENDMENT CONTROL LOG

Regional Distribution of Assets and Liabilities

Amendment Number	Effective Reporting Date	Page Number	Description
Please note that as of November 2002, all changes are highlighted			
1	Q1 1998	After 20	<u>Delete:</u> ♦ “Cross Revenue of Loans” schedule for reporting periods before December 1994.
2	Q1 1999	6	<u>Change:</u> ♦ The lines for notice deposits were changed. This correction applies only to page 6.
3	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 ♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics
		2 - 8	<u>Add:</u> ♦ Nunavut Territory
4	Q1 2002	8	<u>Add:</u> ♦ General Allocation Rule (g) for the reporting of internet banking.
5	Q1 2004	9 - 15	<u>Add:</u> ♦ For business done via the internet, allocate by address of the customer
6	Q1 2005	6	<u>Add:</u> ♦ Foreign Currency Translation Adjustments
7	Q1 2006	1	<u>Add:</u> ♦ Section 24 of the Bank of Canada Act <u>Change:</u> ♦ Contact Agency to Bank of Canada

REGIONAL DISTRIBUTION OF ASSETS AND LIABILITIES

PURPOSE

This return provides a detailed breakdown of the consolidated balance sheet of deposit-taking institutions on a provincial basis.

STATUTORY

Sections 628 and 600 of the Bank Act, Section 495 of the Trust and Loan Companies Act and Section 24 of the Bank of Canada Act.

APPLICATION

This return applies to all deposit-taking institutions.

PUBLICATION

Information from this return is published in the Bank of Canada Banking and Financial Statistics on a total for all institutions basis.

FREQUENCY

Quarterly - calendar.

CONTACT PERSON

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

REPORTING DATES

This return is to be completed within 60 days of the calendar quarter-end.

CONTACT AGENCY

Bank of Canada.

REGIONAL DISTRIBUTION OF ASSETS AND LIABILITIES

Note: each line item to be split by Canadian and foreign currency.

																Total
	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	N.W.T.	Nun.	Yuk.	In Canada Unallocated	International	
SECTION I - ASSETS																
1. Gold coin and gold and silver bullion																
2. Bank notes and other coin																
3. Not in use																
4. Deposits with Bank of Canada																
5. Deposits with regulated financial institutions Allowance for impairment Asset 5.																
6. Cheques and other items in transit (net)																
7. Securities issued or guaranteed by Canada																
8. Securities issued or guaranteed by a Canadian province																
9. Securities issued or guaranteed by a Canadian municipal or school corporation																
10. Other securities Allowance for impairment Asset 10.																
11. Non-mortgage Loans																
(a) Call and other short loans to investment dealers and brokers, secured																
(b) To regulated financial institutions Allowance for impairment Asset 11.(b)																
(c) To Canadian federal government, provinces, municipalities or school corporations																

																Total
	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	N.W.T.	Nun.	Yuk.	In Canada Unallocated	International	
(d) To foreign governments																
Allowance for impairment Asset 11.(d)																
(e) Lease receivables																
Allowance for impairment Asset 11.(e)																
(f) To individuals for non-business purposes																
(i) Personal loan plans																
(ii) Credit card																
(iii) Other																
Allowance for impairment Asset 11.(f)																
(g) Reverse repurchase agreements																
Allowance for impairment Asset 11.(g)																
(h) To individuals and others for business purposes:																
(i) Loans to Canadian resident non-financial businesses with authorizations of:																
(A) Less than \$200,000																
(B) \$200,000 to \$499,999																
(C) \$500,000 to \$999,999																
(D) \$1,000,000 to \$4,999,999																
(E) \$5,000,000 and over																

																Total	
	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	N.W.T.	Nun.	Yuk.	In Canada Unallocated	International		
(ii) Canadian agricultural loans																	
(A) Farm improvement																	
(B) Canadian Wheat Board																	
(C) Other grain dealers and exporters																	
(D) Other agricultural loans																	
(iii) Other loans for business purposes																	
(iv) Own acceptances purchased																	
Allowance for impairment Asset 11.(h)																	
12. Mortgages																	
(a) Residential																	
(i) Insured																	
(ii) Uninsured																	
(b) Non-residential																	
Allowance for impairment Asset 12.																	
13. Customers' liability under acceptances																	
Allowance for impairment Asset 13																	
14. Land, buildings, and equipment, less accumulated depreciation																	
15. Insurance-related assets																	
16. Other assets																	
TOTAL ASSETS																	

																Total
	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	N.W.T.	Nun.	Yuk.	In Canada Unallocated	International	
SECTION II - LIABILITIES																
1. Demand Deposits																
(a) Canada																
(b) Provinces																
(c) Deposit-taking institutions																
(d) Individuals																
(e) Others																
2. Notice Deposits																
(a) Chequable																
(i) Canada																
(ii) Provinces																
(iii) Deposit-taking institutions																
(iv) Individuals																
(v) Others																
(b) Non-chequable																
(i) Canada																
(ii) Provinces																
(iii) Deposit-taking institutions																
(iv) Individuals																
(A) Tax-sheltered																
(B) Other																
(v) Others																

																Total
	Nfld.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	N.W.T.	Nun.	Yuk.	In Canada Unallocated	International	
3. Fixed-Term Deposits																
(a) Canada																
(b) Provinces																
(c) Deposit-taking institutions																
(d) Individuals																
(i) Tax-sheltered																
(ii) Other																
(e) Others																
4. Cheques and other items in transit (net)																
5. Advances from the Bank of Canada																
6. Acceptances																
7. Liabilities of subsidiaries, other than deposits																
8. Insurance-related liabilities																
9. Other liabilities																
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) Foreign currency translation adjustments																
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY																

GENERAL INSTRUCTIONS

The assets and liabilities reported in the consolidated balance sheet are to be distributed by region at the end of each calendar quarter. The analysis is to include: the ten provinces, the Northwest Territories, the Nunavut Territory, the Yukon Territory, In Canada Unallocated and International.

Most classes of assets and liabilities are to be split into their Canadian-currency and Canadian-dollar equivalent of foreign currency amounts. The report requires these figures to be shown separately. The total of the Canadian Currency and Canadian dollar equivalent of foreign currency amounts must equal the applicable asset or liability category shown on the balance sheet.

Note that this report differs from the balance sheet in that it requires the reporting of Canadian Currency and Canadian dollar equivalent of foreign currency figures rather than the Canadian dollar equivalent of foreign currency and total currency figures used in the balance sheet. The total of the Canadian and foreign currency amounts will equal the total amount of the asset or liability class.

General Allocation Rules:

- (a) Any assets and liabilities booked outside Canada are to be allocated to the international column unless stated otherwise;
- (b) Any assets and liabilities of non-residents booked in Canada are to be allocated to the international column unless stated otherwise;
- (c) Any assets and liabilities of residents booked in Canada are to be allocated to the appropriate region on the basis indicated unless stated otherwise;
- (d) The assets and liabilities of securities subsidiaries that were established business concerns acquired by banks subsequent to the Bank Act changes in 1987 (Acquired Securities Subsidiary) are to be allocated to the In Canada Unallocated column;
- (e) The resident portion of an institution's Canadian treasury operation is to be allocated to In Canada Unallocated unless stated otherwise;
- (f) Centrally booked assets and liabilities such as mortgages, credit card balances and tax-sheltered deposits are to be allocated according to the specific instructions.
- (g) Any assets and liabilities related to business done by institutions via the internet are to be allocated to the appropriate region on the basis of the address of the customer unless stated otherwise.

Allocation instructions for each asset/liability category are included in the detailed instructions.

Various subtotal amounts appearing in the "Total" column must, when netted against the allowance for impairment figure that will also be shown in that row reconcile to the amounts reported in the consolidated balance sheet for the equivalent classes of assets and liabilities.

Assets are to be reported gross of the allowance for impairment.

The allowance for impairment is to be reported as a separate line and to be allocated to the International and In Canada Unallocated category as appropriate.

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

Balances are to be distributed as follows:

ASSETS

A 1 Gold coin and gold and silver bullion

All gold, silver and other precious metal booked in Canada to be allocated to In Canada Unallocated.

A 2 Bank notes and Other coin

By location of the branch where assets are held.

A 3 Not in use

A 4 Deposits with Bank of Canada

The total amount to be allocated to In Canada Unallocated.

A 5 Deposits with Regulated financial institutions

Deposits with resident regulated financial institutions to be allocated to In Canada Unallocated.

Allowance for impairment

Allocate the allowance for impairment on deposits with regulated financial institutions to the International and In Canada Unallocated categories as appropriate.

A 6 Cheques and other items in transit (net)

Report the net balance (when that balance is a debit) of all accounts representing outstanding inter-institution and inter-branch entries, settlements and other items in transit. Allocate the cheques and other items in transit (net) amount to In Canada Unallocated regardless of where booked.

e.g. If the foreign currency items in transit are a credit, although the total figure is a debit, report the foreign currency credit amount with a minus sign.

A 7 Securities issued or guaranteed by Canada

Report all securities issued or guaranteed by Canada as In Canada Unallocated regardless of where booked.

A 8 Securities issued or guaranteed by a Canadian province

To be allocated by province of issue regardless of where booked.

Exception: Acquired security subsidiaries are to allocate their holdings of securities issued or guaranteed by a Canadian province to In Canada Unallocated.

A 9 Securities issued or guaranteed by a Canadian municipal or school corporation

To be allocated by province of the issuer regardless of where booked.

Exception: Acquired security subsidiaries are to allocate their holdings of securities issued or guaranteed by a Canadian municipal or school corporation to In Canada Unallocated.

A 10 Other securities

- (1) Other securities, such as income debentures, common shares, preferred shares, term preferred shares and other debt securities should be reported as follows:

Those securities issued by Canadian issuers are to be allocated by residence of the issuer regardless of where booked.

Exception: Acquired security subsidiaries are to allocate their holdings of income debentures, common shares, preferred shares, term preferred shares and other debt securities to In Canada Unallocated.

- (2) Small business bonds and small business development bonds.

To be allocated by location of the branch where the bonds are recorded.

Allowance for impairment

Allocate the allowance for impairment on all securities reported in Asset 10 to the International and In Canada Unallocated categories as appropriate.

A 11 Non-mortgage loans

- (a) Call and other short loans to investment dealers and brokers, secured

Call and other short loans are to be allocated by the location of the branch making the loan. For business done via the internet, allocate by address of the customer.

- (b) To regulated financial institutions

Loans to resident regulated financial institutions to be allocated to In Canada Unallocated.

Allowance for impairment

Allocate the allowance for impairment on loans to regulated financial institutions to International and In Canada Unallocated categories as appropriate.

(c) To Canadian federal government, provinces, municipalities or school corporations

- Canadian federal government to be reported as In Canada Unallocated regardless of where booked;
- Canadian provinces to be allocated by debtor province regardless of where booked;
- Municipalities or school corporations are to be allocated by province of debtor regardless of where booked.

(d) To foreign governments

Allocate all loans to International regardless of where booked.

Allowance for impairment

Allocate the allowance for impairment on loans to foreign governments to International.

(e) Lease receivables

Lease receivables from residents are to be allocated on the basis of the province where the head office of the debtor is located.

Allowance for impairment

Allocate the allowance for impairment on lease receivables to the International and In Canada Unallocated categories as appropriate.

(f) To individuals for non-business purposes

(i) Personal loan plans

Personal loan plans to residents to be allocated by the location of the branch making the loan. **For business done via the internet, allocate by address of the customer.**

(ii) Credit card

Credit card loans to residents to be allocated by the address of the cardholder. **For business done via the internet, allocate by address of the customer.**

(iii) Other

Other loans to residents to be allocated by the location of the branch making the loan. **For business done via the internet, allocate by address of the customer.**

Allowance for impairment

Allocate the allowance for impairment on loans to individuals for non-business purposes to the International and In Canada Unallocated categories as appropriate.

(g) Reverse repurchase agreements

Allocate reverse repurchase agreements to International and In Canada Unallocated categories as appropriate.

Allowance for impairment

Allocate the allowance for impairment on reverse repurchase agreements to International and In Canada Unallocated categories as appropriate.

- (h) To individuals and others for business purposes

Note: report all "own acceptances purchased" under 11(h)(iv).

- (i) Loans to CANADIAN resident non-financial businesses with authorization of:

- (A) Less than \$200,000
- (B) \$200,000 to \$499,999
- (C) \$500,000 to \$999,999
- (D) \$1,000,000 to \$4,999,999
- (E) \$5,000,000 and over

To be allocated by location of the branch making the loan. For business done via the internet, allocate by address of the customer. Report the actual amounts outstanding in the various size bands.

For the purposes of determining the authorization range, the authorization comprises the sum of the demand, term and indirect (acceptances, guarantees and letters of credit) authorizations and includes joint and specific authorizations in Canadian and foreign currencies.

- (ii) CANADIAN agricultural loans

- (A) Farm improvement

To be allocated by location of the branch making the loan. For business done via the internet, allocate by address of the customer.

- (B) Canadian Wheat Board

To be allocated on the basis of grain deliveries in the previous crop year (data to be provided by the Office of the Superintendent of Financial Institutions).

- (C) Other grain dealers and exporters

To be allocated by location of the branch making the loan. For business done via the internet, allocate by address of the customer.

- (D) Other agricultural loans

To be allocated by location of the branch making the loan. For business done via the internet, allocate by address of the customer.

- (iii) Other loans for business purposes

Other loans for business purposes to residents to be allocated by location of the branch making the loan. For business done via the internet, allocate by address of the customer.

(iv) Own acceptances purchased

Own acceptances purchased in relation to residents are to be allocated by the location of the branch where the acceptances are purchased.

Allowance for impairment

Allowance for impairment for loans reported in sections (h)(i), (ii), (iii) and (iv) are to be allocated to the International and In Canada Unallocated categories as appropriate.

A 12 Mortgages

- (a) Residential
 - (i) Insured
 - (ii) Uninsured
- (b) Non-residential

To be allocated by location of the mortgaged property.

Allowance for impairment

Allocate the allowance for impairment for all mortgages to the International and In Canada Unallocated categories as appropriate.

A 13 Customers liabilities under acceptances

Acceptances relating to residents to be allocated by location of the branch where the asset is recorded. **For business done via the internet, allocate by address of the customer.**

Allocation is to be in agreement with liability 6.

Allowance for Impairment

Allocate the allowance for impairment for all customers liabilities under acceptance to the International and In Canada Unallocated categories as appropriate.

A 14 Land, buildings, and equipment, less accumulated depreciation

To be allocated by the location of the property.

A 15 Insurance-related assets

To be allocated to the International and In Canada Unallocated categories as appropriate by booking location.

A 16 Other assets

To be allocated to the International and In Canada Unallocated categories as appropriate by booking location.

LIABILITIES

L 1 Demand deposits

(a) Canada

Total amount to be allocated to In Canada Unallocated regardless of where booked.

(b) Provinces

To be allocated by creditor province regardless of where booked.

(c) Deposit-taking institutions

Deposits by resident deposit-taking institutions to be allocated to In Canada Unallocated regardless of where booked.

(d) Individuals

Deposits by resident individuals to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

(e) Others

Deposits by resident - others to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

L 2 Notice deposits

(a) Chequable

(i) Canada

Total amount to be allocated to In Canada Unallocated regardless of where booked.

(ii) Provinces

To be allocated by creditor province regardless of where booked.

(iii) Deposit-taking institutions

Deposits by resident deposit-taking institutions to be allocated to In Canada Unallocated regardless of where booked.

(iv) Individuals

Deposits by resident individuals to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

(v) Others

Deposits by resident others to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

(b) Non-chequable

(i) Canada

Total amount to be allocated to In Canada Unallocated regardless of where booked.

(ii) Provinces

To be allocated by creditor province regardless of where booked.

(iii) Deposit-taking institutions

Deposits by resident deposit-taking institutions to be allocated to In Canada Unallocated regardless of where booked.

(iv) Individuals

(A) Tax-sheltered

Deposits by resident individuals to be allocated by location of the branch holding the deposit or allocated by address of the holder where the institution accounts for these deposits centrally.

(B) Other

Deposits by resident individuals to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

(v) Others

Deposits by resident others to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

L 3 Fixed-Term Deposits

(a) Canada

Total amount to be allocated to In Canada Unallocated regardless of where booked.

(b) Provinces

To be allocated by creditor province regardless of where booked.

(c) Deposit-taking institutions

Deposits by resident deposit-taking institutions to be allocated to In Canada Unallocated regardless of where booked.

(d) Individuals

(i) Tax-sheltered

Deposits by resident individuals to be allocated by location of the branch holding the deposit or allocated by address of the holder where the institution accounts for these deposits centrally.

(ii) Other

Deposits by resident individuals to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

(e) Others

Deposits by resident others to be allocated by location of the branch holding the deposit. **For business done via the internet, allocate by address of the customer.**

L 4 Cheques and other items in transit (net)

Report the net balance (when that balance is a credit) of all accounts representing outstanding inter-institution and inter-branch entries, settlements and other items in transit. Allocate the cheques and other items in transit (net) amount to In Canada Unallocated regardless of where booked.

e.g. If the foreign currency items in transit are a debit, although the total figure is a credit, report the foreign currency debit amount with a minus sign.

L 5 Advances from the Bank of Canada

Total amount to be allocated to In Canada Unallocated.

L 6 Acceptances

Acceptances relating to residents to be allocated by location of the branch where liability is recorded. Allocation is to be in agreement with Asset 13. **For business done via the internet, allocate by address of the customer.**

L 7 Liabilities of subsidiaries, other than deposits

To be allocated on the basis of the location of the head office of the subsidiary.

L 8 Insurance-related liabilities

To be allocated to the International and In Canada Unallocated categories as appropriate by booking location.

L 9 Other liabilities

To be allocated to the International and In Canada Unallocated categories as appropriate by booking location.

L 10 Non-controlling interests in subsidiaries

To be allocated on the basis of the location of the head office of the subsidiary. Non-controlling interests in non-resident subsidiaries are to be allocated to International.

L 11 Subordinated debt

Total amount to be allocated to the In Canada Unallocated category regardless of booking location.

L 12 Shareholders' equity

All amounts to be allocated to the In Canada Unallocated category regardless of booking location.

APPLICABLE TO THE REPORTING PERIODS DECEMBER 31, 1994 AND THEREAFTER	
CROSS REFERENCE OF LOANS	
Return of Assets and Liabilities Distributed by Region Balance Sheet - Asset 11	Non-Mortgage Loan Report Classified by Institutional Sector
11 (a) Call and other Short Loans to Investment Dealers and Brokers, secured	1 (a) Call and Other Short Loans to Investment Dealers and Brokers, secured
11 (b) Loans to Regulated Financial Institutions	1 Loans to regulated financial institutions included in: (b) Deposit-taking Institutions (e) Insurance Companies (g) Other (as applicable)
11 (c) Loans to Canadian federal government, provinces, municipalities or school corporations	2 (a), (b) and (c) Canadian governments
11 (d) Loans to foreign governments	3 Foreign governments
11 (e) Lease Receivables	4 Lease receivables
11 (f) Loans to individuals for non-business purposes	
(i) Personal loan plan	Loans made under a personal loan plan and included in item 5
(ii) Credit Card	5 (c) Credit Card balances
(iii) Other	5 (a) Loans to purchase or carry (i) Tax-sheltered plans (ii) Securities 5 (b) Loans to purchase consumer goods and other personal services (i) Private passenger vehicles (ii) Mobile homes (iii) Renovation of residential property (iv) Other 9 Loans by Securities Subsidiary (a) To Individuals for Non-business Purposes Less: Loans made under a personal loan plan
11. (g) Reverse Repurchase Agreements	8. Reverse repurchase agreements (a) Financial Institutions (b) Other (c) Unallocated 9. Loans by Securities Subsidiaries (c) Reverse repurchase agreements

APPLICABLE TO THE REPORTING PERIODS DECEMBER 31, 1994 AND THEREAFTER	
CROSS REFERENCE OF LOANS	
11 (h) Loans to individuals and others for business purposes	
(i) Loans to CANADIAN resident non-financial businesses	6 (a) Public (CANADIAN RESIDENTS ONLY) Less loans to the Canadian Wheat Board 6 (b) Private (CANADIAN RESIDENTS ONLY) (ii) Fishing and trapping (iii) Logging and forestry (iv) Mining, quarrying and oil wells, mines (v) Manufacturing (vi) Construction/Real Estate (vii) Transportation, communication and other utilities (Excluding Agricultural loans re: grain elevators) (viii) Wholesale trade (Excluding Agricultural loans re: grain dealers and grain exporters) (ix) Retail trade (x) Service (xi) Other (Multiproduct conglomerates)
(ii) Canadian agricultural loans	CANADIAN RESIDENTS ONLY
(A) Farm improvement	Memo Item Farm improvement loans
(B) Canadian Wheat Board	Canadian Wheat Board from 6(a)
(C) Other grain dealers and exporters	Other grain dealers and exporters from 6(b)(vii) and (viii)
(D) Other agricultural loans	6 (b) (i) Agriculture Less: Memo item for farm improvement loans
(iii) Other loans for business purposes	All loans to unregulated financial institutions included in: 1 (c) Consumer and Business Finance Companies (d) Investment Companies (f) Pension funds (g) Other (as applicable) 6 (a) Public (ALL NON-RESIDENT LOANS) 6 (b) (i) to (xi) (ALL NON-RESIDENT LOANS) (xii) Other (ALL LOANS (RESIDENT AND NON-RESIDENT)) 9 Loans by Securities Subsidiary (b) To Individuals and Others for Business Purposes
(iv) Own acceptances purchased	7 Own Acceptances Purchased