

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

**AMENDMENT CONTROL LOG**

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

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

## AMENDMENT CONTROL LOG

### General

Amendment Number	Effective Date	Page Number	Description
<b>Please note that as of November 2002, all changes are highlighted:</b>			
1	January 1998	1	<u>Change:</u> ♦ The introduction to the manual was changed as a result of combining the Bank and Trust and Loan manuals into one manual for Deposit-Taking Institutions.
		2	<u>Delete:</u> ♦ Paragraph 2 - check totals on the returns are no longer required.
		4	<u>Add:</u> ♦ Paragraph 3 - discussing the electronic filing requirements.
		12, 13	<u>Add:</u> ♦ Financial Highlights ♦ Pledging Report ♦ Interest Rate Risk and Maturities Matching Return ♦ Capital Adequacy Return - Market Risk  <u>Change:</u> ♦ The return of Non-Mortgage Loans In Arrears is changed to the Return of Non-Mortgage and Mortgage Loans in Arrears.
2	January 1999	12, 14	<u>Delete:</u> ♦ Domestic Assets ♦ Designated Country Transaction Report A The final submission for both returns is October 31, 1998".
3	January 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
		4, 5	<u>Change:</u> ♦ In the introduction the last sentence. Final date for acceptance of paper submission is March 2000. ♦ Paragraph 3. By April 2000 electronic filing is the only method of submission. ♦ Paragraph 8 and 9 are re-numbered to paragraph 5 and 6  <u>Delete:</u> ♦ Paragraph 5, 6 and 7
		12, 13	<u>Change:</u> ♦ In the Recipient column, from OSFI to Bank of Canada
4	January 2001	10	<u>Add:</u> ♦ A new return "Quarterly Supplementary Return for Foreign Bank Branches"
		2, 3, 4	<u>Delete:</u> ♦ General instructions on submission of Reports on paper forms have been deleted since electronic filing became the only method for submission of data with the exception of the Unclaimed Balances Report in April 2000. ♦ Subsequent page numbers have been changed accordingly.

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

## AMENDMENT CONTROL LOG

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Amendment Number	Effective Date	Page Number	Description
<b>Please note that as of November 2002, all changes are highlighted:</b>			
5	January 2003	2	<u>Delete:</u> ♦ Item #3  <u>Change:</u> ♦ Renumber items 3, 4 and 5
		3	<u>Change:</u> ♦ Reference of foreign currency translation rules changed to CICA Handbook reference
		4, 5, 6, 7, 8	<u>Delete:</u> ♦ Instruction related to Rules for the Translation of Foreign Currency ♦ Listing of institutions. See "Who we regulate" on OSFI's website
		4, 5, 6	<u>Add:</u> ♦ Return Code  <u>Change:</u> ♦ Alphabetically ordered  <u>Delete:</u> ♦ Tax Information
6	January 2004	2	<u>Change:</u> ♦ Data Management Section to Regulatory Information Division
7	January 2005	2	<u>Delete:</u> ♦ Remove the exception of Geographical Returns
		4, 5, 6	<u>Delete:</u> ♦ Listing of returns
8	January 2006	1	<u>Delete:</u> ♦ Introduction ♦ General instructions  <u>Change:</u> ♦ Miscellaneous instructions to General instructions and update

## **GENERAL INSTRUCTIONS**

### **Rounding**

As a rule, figures in these forms are reported in thousands of dollars. Any exceptions to this rule are identified in the instructions. Rounding may result in details not adding to their stated totals. However, to ensure consistent reporting, the rounded detail items should be adjusted so that the totals and the sums of the components are identical. Institutions that wish to use a level of significance in millions should contact the Bank of Canada/Office of the Superintendent of Financial Institutions regarding the circumstances in which this can be implemented.

### **Currency**

All figures are to be reported in Canadian currency. Where asset and liability reports indicate captions entitled "foreign currency", these figures should be foreign currency items translated to Canadian currency in accordance with the CICA Handbook, Section 1650.

### **Negative Values**

Negative amounts should be reported with a negative (minus) sign. Do not put figures in brackets.

### **Verification**

All additions, subtractions and calculations should be double-checked before reports are submitted. Totals and subtotals should be cross-checked to corresponding items in other reports. Institutions should retain work papers and other records used in preparing these reports.

### **Applicability of Generally Accepted Accounting Principles**

All reports are to be prepared in accordance with generally accepted accounting principles (GAAP) except as otherwise specified by the Superintendent.

Accounting principles that have been specified by the Superintendent are referred to throughout these instructions. Further information is available in the Office's publication, *Guidelines for Banks* and *Guidelines for Trust and Loan Companies*.

### **Rules of Consolidation**

Consolidated financial statements should be prepared in accordance with generally accepted accounting principles as outlined in the CICA Handbook. For purposes of these returns, all offices (i.e., branches and subsidiaries) that are within the scope of the consolidated institution are to be reported on a consolidated basis. Unless the report or line item instructions specifically state otherwise, this consolidation is to be on a line-by-line basis, according to the category shown.

### **Contact Information**

Where the Bank of Canada is listed as the Contact Agency call (613) 782-8120, for OSFI call (613) 990-3591.

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

**AMENDMENT CONTROL LOG**

**Electronic Filing**

Amendment Number	Effective Date	Page Number	Description
<b>Please note that throughout this Tab, the following changes are all identified by a sidebar:</b>			
6	January 2005	Table of contents	<u>Add:</u> ◆ Record layout for “.Tape” files.
		13, 14, 15	<u>Add:</u> ◆ Record layout for “.Tape” files.
		25	<u>Change:</u> ◆ Return names for consistency  <u>Delete:</u> ◆ Assets Under Administration (J3) ◆ Capital Continuity (D3) ◆ Financial Highlights (T3) ◆ Foreign Exchange Position (E4) ◆ Tax Information (T1)
7	January 2006	9	<u>Change:</u> ◆ Update OSFI web site address
		25	<u>Add:</u> ◆ Selected Structural Statistics (Y3)  <u>Delete:</u> ◆ Mortgage Approvals-Canada (G4) ◆ Government of Canada Securities (SC) ◆ Mortgage Approvals-Provincial (V2)

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# **AUTOMATED DATA TRANSFER SYSTEM**

**VERSION 3.3**

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**BANK of CANADA**

**OFFICE of the SUPERINTENDENT of FINANCIAL INSTITUTIONS**

**EFFECTIVE January 2006**

## **IMPORTANT NOTICE**

**Please call the Bank of Canada ADT Helpline (613)-782-8318  
for assistance with any problems you might encounter  
with the use of the ADT system. If the matter is urgent users may  
also call 782-8120 or 782-7344.**

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## 1.0 SYSTEM OVERVIEW

The Automated Data Transfer System, (ADT), is a system to facilitate electronic data communication between the financial institutions and the Bank of Canada and/or the Office of the Superintendent of Financial Institutions (OSFI). The ADT System documentation provides detailed file-layout specifications that all financial institutions need to create the required text files. The text files are sent to the Bank over the Internet using 128 bit encryption.

### **Technical Requirements**

The ADT System requires that each participating financial institution have the following:

1. A computer with access to the Internet.
2. An internet browser supporting 128 bit SSL encryption, such as Netscape Navigator or Netscape Communicator version 3 or 4 or Microsoft Internet Explorer version 4.0 or higher. Older versions of Internet Explorer 3.02 for WIN95 and Internet Explorer 3.01 for Win3.1 can also be made to function with 128 bit encryption. Domestic versions of these products should work, but their international versions will not because they support only 40 bit encryption. If your version does not support 128 bit encryption, please download and install a more recent version which does or install a patch for 128 bit encryption.<sup>1</sup>
3. An ADT userid and password is set up for each participating financial institution. The Bank of Canada ADT coordinator will supply this information to each participant.

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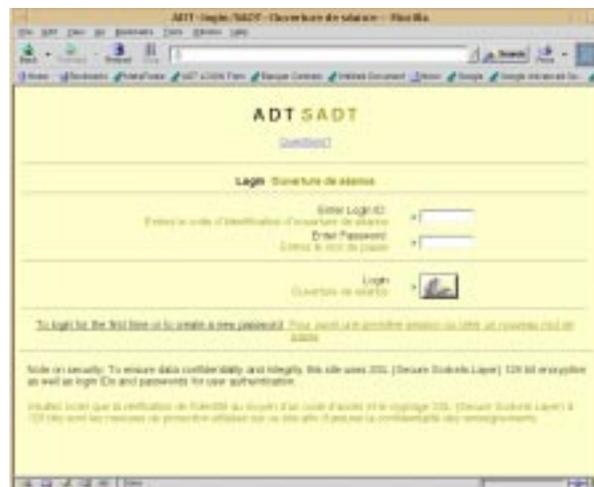
1. A 128 bit version of Netscape can be downloaded directly from [www.netscape.com](http://www.netscape.com). For Microsoft Internet Explorer users a 40 bit version must be downloaded from [www.microsoft.com](http://www.microsoft.com) and then a patch must be downloaded and installed as an additional step to make it 128 bit compatible. When downloading please respect any and all licensing agreements which affect your use of these browsers.

## 2.0 Connecting to the Application

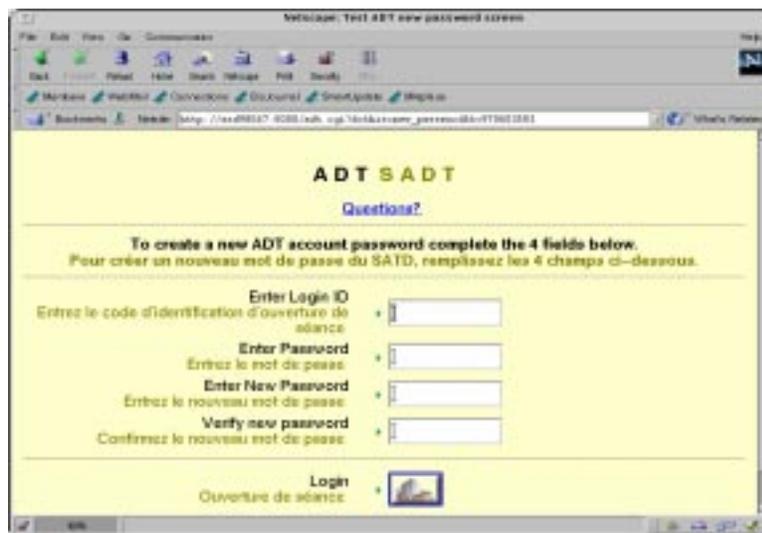
The ADT system uses the Internet to exchange information with the Bank of Canada/OSFI. Financial institutions sign onto a web server at the Bank of Canada using SSL (Secure Sockets Layer) 128 bit encryption to ensure data confidentiality and integrity. Users are required to authenticate on the Web server using a userid and password. The ADT web server is secured by a public digital certificate to provide site identity.

Your userid is “adt??” where “??” represents your 2 character financial institution code. The initial password is assigned to you by the Bank of Canada and is identical to the userid, but you will be forced to change it when you log onto the ADT web server for the first time. For security, please use a password which is a combination of lower case characters, numbers and/or symbols.

1. Select your browser icon.
2. Please contact the ADT coordinator for the URL.
3. As a security measure, the Secure Sock Layer (SSL) protocol is used.
4. On the main ADT screen, click on “To login for the first time or to create a new password”.



5. On the next screen, login using your login ID/password and immediately change your password (use the <tab> key to move from field to field). The new password can be any length, but to protect your security it should be at least 6 characters and contain non-standard characters such as \*,./,\$% etc. Click the **login** button.



## 3.1 PREPARING NON-GEOGRAPHICAL RETURN DATA

Two options are available to create data files

### 1. Creating ASCII files using Excel templates with macros

Excel spreadsheets for each return are available for downloading from the ADT web site. These spreadsheets include macros which convert the data into ASCII format. Instructions for creating the ASCII files to transmit to the Bank of Canada are found in the document *Macro\_instructions.pdf* in the directory *templates\_modèles*. See page 19 of this manual on how to download instructions, templates and files.

### 2. Creating ASCII files manually

This section describes the standards which must be adhered to when creating files containing non-geographical return data, often referred to as conventional data, which will be transmitted to the Bank of Canada over the Internet (Section 4). (Section 3.2 describes the standards for files containing data from the geographical return.) **Please note that the formats specified below should be strictly adhered to; otherwise, the Bank of Canada will not be able to process the files.** All return data including arithmetic totals and other data relationships should be verified before data are transmitted to the Bank of Canada.

The specifications given below define the characteristics of the data to be submitted and have been designed to be as generic as possible. The American Standard Code for Information Interchange (ASCII) is used as the data representation standard. ASCII can be generated by spreadsheet based systems and by systems developed in more traditional mainframe or micro-computer-based programming environments.

**File Naming**

Each file must be given a unique file name to identify the institution code, return code, the return date and transaction/sequence code. The file name format is

**AFM4MMDD.N** (or **C**) where

**AF** is the Institution Code.

**M4** is the Return Code.

**MM** is the month.

**DD** is the last day of the month.

**N** or **C** is the transaction/sequence code to be used in the event of more than one filing for the same period (e.g. a correction to previously submitted data). **N** is the extension used for new data while **C** is used for files containing changed data values.

Example: “**AFM40731.N**” is the file name given to the M4 return for institution AF for July 31 data.

**Record Layout**

1. Each file may only contain data for **one** return and **one** return date.
2. The sequence of records in each file will be:
  - one header record
  - one or more data records
3. The format for each **header** record is:

<u>Columns</u>	<u>Size</u>	<u>Description</u>
1-5	5	/HDR/ (To indicate a header record)
6-7	2	Return Code
8-9	2	Institution Code
10-10	1	Transaction Code (N for New, C for Changed)
11-18	8	Return Date (in the format yyyyymmdd), where dd is always the last day of the month.

4. The format for each **data** record is:

<u>Columns</u>	<u>Size</u>	<u>Description</u>
1-4	4	Variable Number (numeric, right justified, leading zeros are mandatory)
5-14	10	Value (numeric, right justified)

5. Dollar values should be represented in the file in the same numeric format as prescribed in the instructions for completing the forms (i.e. figures rounded to thousands should be represented in thousands, ratios of two decimal places should be represented as such, etc.). Negative values in the data should be represented in the file with a leading minus sign.
6. Data records for new data which contain a value of zero may be omitted. This will reduce considerably the length of files which contain only a few assets and/or liability entries (refer to Example 2 below).
7. When generating files using the spreadsheet systems users should take care to send an ASCII file and not a spreadsheet file with the extension .xls.
8. Do not create tab-delimited files; only space delimited data is acceptable.

**Data  
Correc-  
tions**

For non-geographical returns, corrections to data can be provided to the Bank of Canada by creating a file containing the revised data values. In this version of ADT only values that change need be reported, but it is also possible to provide corrections to the Bank of Canada by creating a file containing a complete revised return. If a variable is not reported, it is assumed that there is no change to the value of that variable. Remember to explicitly include a value of zero for any variables that are revised from a non-zero to a zero value.

**Examples**    Example 1 The following is an example of the header and data records for file **AFM40731.N** (i.e. the M4 return for institution AF for new July 31, 2003 data).

```
/HDR/M4AFN20030731
1001          0
2301         3900
1894          0
1895          500
2305          0
1172          0
0487          0
0488          0
2261        117235
2262         38079
2307          0
0501        115314
0491          829
0492         2035
```

Example 2 This file contains essentially the same data records as Example 1, but the data records containing zeros have been omitted. Either file is acceptable for transmission to the Bank of Canada.

```
/HDR/M4AFN20030731
2301         3900
1895          500
2261        117235
2262         38079
0501        115314
0491          829
0492         2035
```

Example 3 This file contains corrections to the M4 return for bank AF for July 31, 2003. It should be named **AFM40731.C**. Note the “C” in the extension, as well as the “C” transaction code in column 10 of the header record. This indicates that the data records which follow are data corrections and not new data.

```
/HDR/M4AFC20030731
1001          0
2301          3900
1894          0
1895          500
2305          0
1172          0
```

**Backup** Financial Institutions are required to provide their returns to the Bank of Canada/OSFI within the established reporting lags. In the event of failure of any component of the ADT system, you should be prepared to provide the required data to the Bank of Canada/OSFI via some other method, e.g. email, facsimile, telephone, etc. within the allowable reporting time.

## 3.2 PREPARING GEOGRAPHICAL RETURN DATA

**Two options are available to create data files**

### **1. Creating ASCII files using Excel templates with macros**

Excel spreadsheets for geographical returns (except the GR) are available for downloading from the ADT web site. These spreadsheets include macros which convert the data into ASCII format. Instructions for creating the ASCII files to transmit to the Bank of Canada are found in the document *Macro\_instructions.pdf* in the directory *templates\_modèles*. See page 19 of this manual on how to download instructions, templates and files.

The geographical templates for monthly variables (GM.XLS) and quarterly variables (GQ.XLS) have a different format than the non-geographical templates. The accounting categories being reported must be selected. The country codes and the names of the accounting categories are explained in the Manual of Reporting Forms and Instructions on the OSFI web site [http://www.osfi-bsif.gc.ca/osfi/index\\_e.aspx?DetailID=520](http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=520) under *Manual of Reporting Forms and Instructions* (table of contents), select Geographical Assets and Liabilities booked in Canada (GM/GQ).

Please remember to submit complete (i.e. not partial) returns when filing geographical returns (both new and corrections). Those banks which traditionally submit large geographical return data using the “.tape” format may continue to do so. See record layout on page 13.

## 2. Creating ASCII files manually

This section describes the standards which must be adhered to when creating files for geographical return data which will be transmitted to the Bank of Canada using the Internet (Section 4). **Please note that the formats specified below should be strictly adhered to; otherwise, the Bank of Canada will not be able to process the files.** All return data, including arithmetic totals and other data relationships, should be verified before data are transmitted to the Bank of Canada.

**File Naming** Each file must be given a unique file name to identify the institution code, return code, the return date and transaction/sequence code. The file name format is **AFMMMDD.N** (or **C**) where

**AF** is the Institution Code.

**GM** is the Geographical Return Code

**MM** is the month.

**DD** is the last day of the month.

**N** or **C** is the transaction/sequence code to be used in the event of more than one filing for the same period (e.g. a correction to previously submitted data). **N** is the extension used for new data while **C** is used for files containing changed data values.

Example: “**AFGM0731.N**” is the file name given to the geographical return for institution AF for July 31 data.

## Record Layout

1. Each file may only contain data for **one** return date.
2. The sequence of records in each file will be:
  - data records (Header records are not required)
3. The format for each **data** record is:

<u>Columns</u>	<u>Size</u>	<u>Description</u>
1-4	4	Institution's Canadian Payment Association code (CPA) (numeric, right justified, leading zeros are mandatory)
5-7	3	Country code (numeric, right justified)
8-10	3	Accounting Category (numeric, right justified, leading zeros are mandatory)
11-16	6	Return Date (in the format yyyyymm)
17-17	1	Currency Code (numeric)
18-27	10	Value (numeric, right justified)

4. Dollar values should be represented in the file in the same numeric format as prescribed in the instructions for completing the forms (i.e. figures rounded to thousands should be represented in thousands). Negative values are not permitted in Geographical return data.
5. Data records for new return data which contain a value of zero should be omitted. Data records for corrections to previously submitted return data can include a value of zero.

**Data  
Correc-  
tions**

While corrections to both non-geographical and geographical returns are permitted, there is a significant difference in the assumptions that are made by the ADT system when processing the two types of returns. For geographical returns, complete corrected, returns must be provided to the Bank of Canada by creating a file containing a complete revised return. **Any country/currency/accounting category combinations not reported will be assumed to be zero** even if a value was originally reported. Therefore, when using this system, it is imperative that **all non-zero values are always reported for geographical returns**, even in the case of corrections.

**Examples**

Example 1: The following is an example of the data records for file **AFGM0228.N** (i.e. the geographical return for institution AF (CPA code 0008) for February data.)

00084300022003026	5
00084300062003026	5
00084210022003026	5
00084210062003026	5
00084650022003026	21
00084650062003026	21
00084370022003026	6
00084370062003026	6
00088120022003026	10
00088120062003026	10
00089990022003026	49
00089990062003026	49
00089990182003022	89133
00089990212003022	74920
00089990222003022	164053

## Record layout for “.TAPE” files

In the past, financial institutions could send large files for geographical data on tape or cartridge. These large files are now submitted to the Bank of Canada, electronically using the internet and the ADT System. The original format still applies and filenames end with a “.tape” extension.

### Logical Record Standards

Data element number	Character position	Data element size	Contents	Data element name
1	1 - 4	4	Numeric	Institution CPA Code
2	5 - 7	3	Numeric	Country Code
3	8 - 10	3	Numeric	Column
4	11 - 14	4	Numeric	Year
5	15 - 16	2	Numeric	Month
6	17 - 20	4	Numeric	Not Used
7	21 - 30	10	Numeric	Canadian dollars
8	31 - 40	10	Numeric	U.S. dollars
9	41 - 50	10	Numeric	British Sterling
10	51 - 60	10	Numeric	EURO
11	61 - 70	10	Numeric	Swiss Francs
12	71 - 80	10	Numeric	Other currencies

### Data Field Descriptions

#### *Institution CPA Code*

A four digit numeric field (right justified and zero filled) which contains the institutions CPA code.

### *Country Code*

A three digit numeric field (right justified and zero filled) which contains a country code.

### *Column*

A three digit numeric field (right justified and zero filled) which contains one of the approximately 100 asset/liability items.

### *Year*

A four digit numeric field containing the calendar year for which data are being reported

### *Month*

A two digit numeric field containing the calendar month for which data are being reported

### *Not used*

This four digit numeric field must contain four EBCDIC zero characters.

### *Canadian dollars*

A ten digit numeric field (right justified and zero filled) containing the number of thousands of Canadian dollars being reported.

### *U.S. dollars*

A ten digit numeric field (right justified and zero filled) containing the value of the United States dollars being reported, translated into thousands of Canadian dollars at the prescribed exchange rates.

### *British sterling*

A ten digit numeric field (right justified and zero filled) containing the value of the British sterling being reported, translated into thousands of Canadian dollars at the prescribed exchange rates.

## *EURO*

A ten digit numeric field (right justified and zero filled) containing the value of the EURO being reported, translated into thousands of Canadian dollars at the prescribed exchange rates.

## *Swiss francs*

A ten digit numeric field (right justified and zero filled) containing the value of the Swiss francs being reported, translated into thousands of Canadian dollars at the prescribed exchange rates.

## *Other currencies*

A ten digit numeric field (right justified and zero filled) containing the value of all other foreign currencies being reported, translated into thousands of Canadian dollars at the prescribed exchange rates.

## **Reporting Revisions**

When revising data electronically, it is necessary to resubmit the complete return, revised items as well as unrevised data points previously submitted.

Revisions may be reported by telephone (with written confirmation), by printed return, fax or email. Printed returns should just contain the revised items, including the revised "999" total column data. The total column data should reflect the revised total country data and not just the sum of the revised items being reported.

## 4.0 TRANSMITTING BOC/OSFI RETURN DATA WITH ADT

1. Start your internet browser.
2. Please contact the ADT coordinator for the URL.

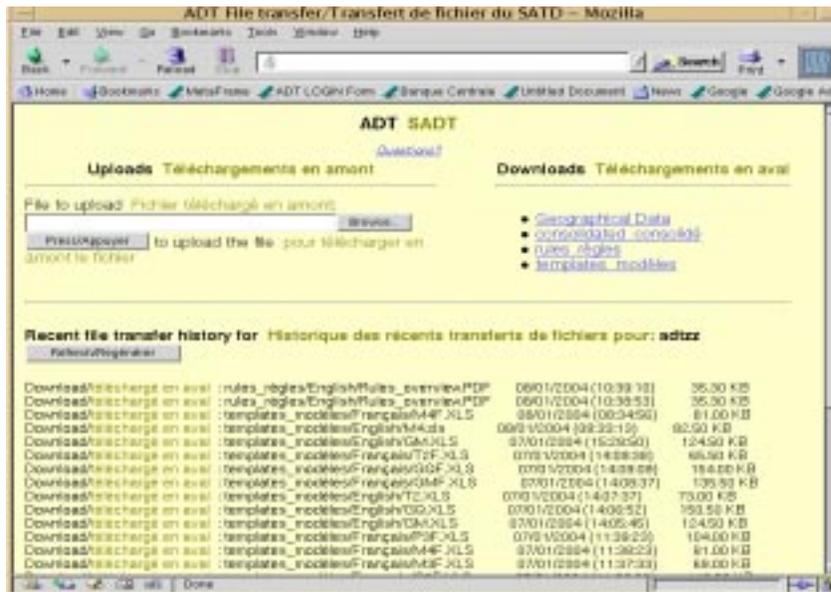
Note: You may want to save this as a bookmark for easy reference.

3. Enter your Login ID and password. Click the **login** button.



4. The Upload/Download screen will be displayed. Please enter the name of the file containing the return data to be transmitted to the Bank of Canada/OSFI. This can be done by entering the path and filename in the space provided under the section called "Uploads" or

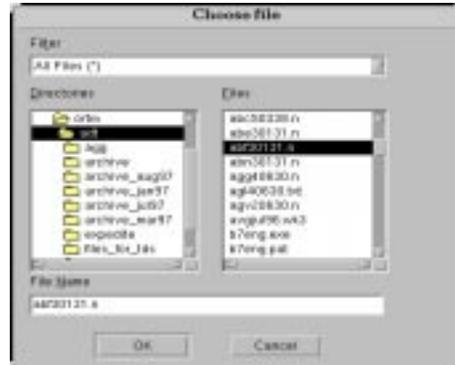
by clicking on **Browse**.



5. You can use the **Browse** window to find the path and file of the return data. Highlight the file to upload and press **Open** or **OK**. The **Browse** window you see may look slightly different than the one below depending on your version of the browser.

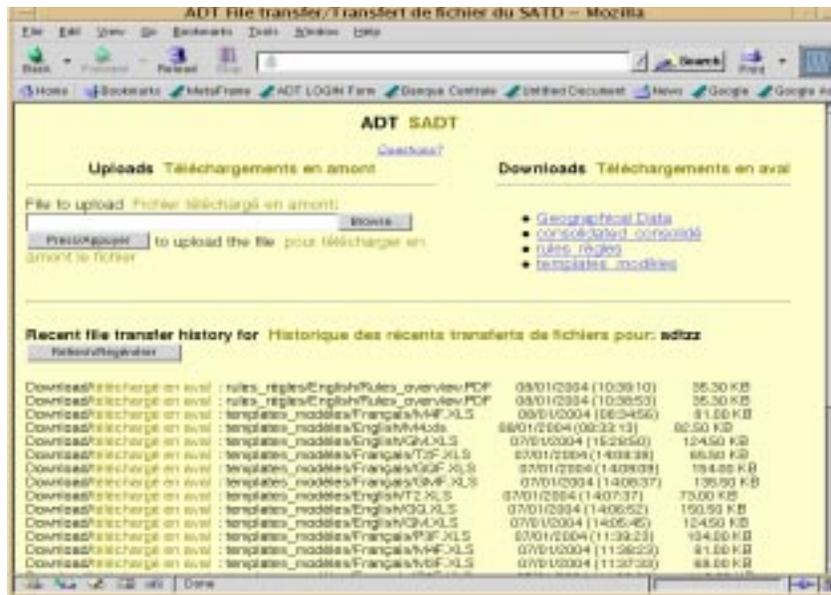
### NETSCAPE

### INTERNET EXPLORER



- When the file has been selected click on **Press** to upload the file. A confirmation will be received after each upload and an entry giving details will be added to the Recent Upload/Download History log at the bottom of the screen.

Note: The upload process could take a few minutes, and depends on your internet connection speed.



- Repeat steps 4 through 6 for each file to be transmitted to the Bank of Canada/OSFI.

## 5.0 DOWNLOADING BOC/OSFI FILES FROM ADT

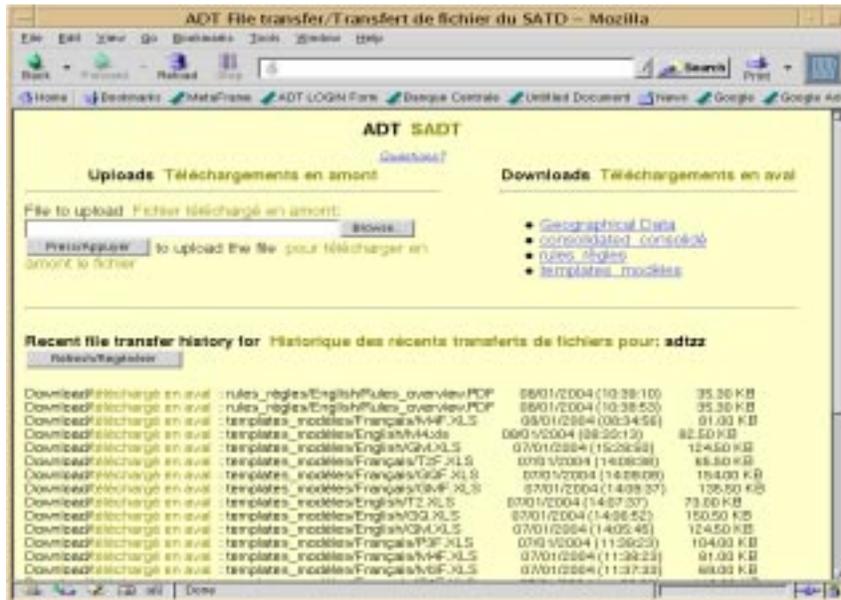
**How to download files from the ADT web server and copied to your computer.**

1. Start your internet browser.
2. Please contact the ADT coordinator for the URL.

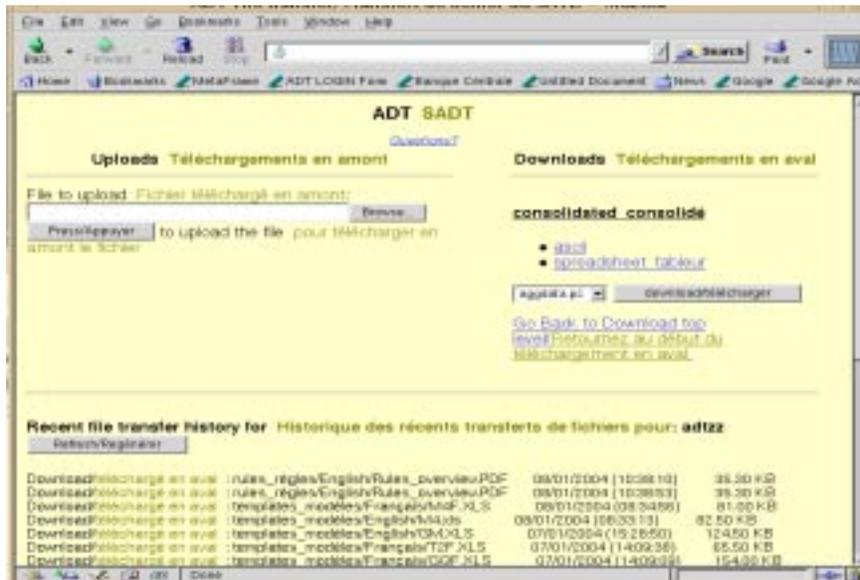
Enter your Login ID and password. Click the **login** button.



3. The **Upload/Download** screen will be displayed. Click on the required directory below the section called **Downloads**.



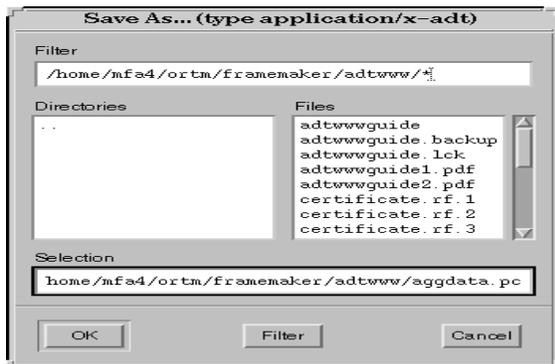
4. A list of filenames will appear. Select the one you wish to download (in the example below the filename is aggdata.pc) and click the button labelled **download**.



5. The **“Save As”** window will appear. Under **“Selection”** or **“File Name”** type in the path and filename where you like to save the download file. The **“Save As”** window you see may be different depending on which browser version you are using. Click on **OK** or **SAVE** to initiate the download.

Note: Your version of the browser may generate a random filename or a filename with a double extension (such as aggdata.pc..pc). To ensure that the download file will not be lost please check carefully the default name your browser generates and if necessary over-ride it by entering your own filename.

### NETSCAPE



### INTERNET EXPLORER



You will receive a confirmation the file was downloaded successfully and an entry giving details will be added to the Recent Upload/Download History log.

6. Repeat steps 4 and 5 for each file you wish to download from the Bank of Canada/OSFI website.

## 6.0 TYPICAL ERROR MESSAGES

1.



This error most likely indicates that the URL was entered incorrectly. Press **OK** and re-enter the URL. Check to ensure that https has been entered. If this message persists, please call the ADT helpline.

2.



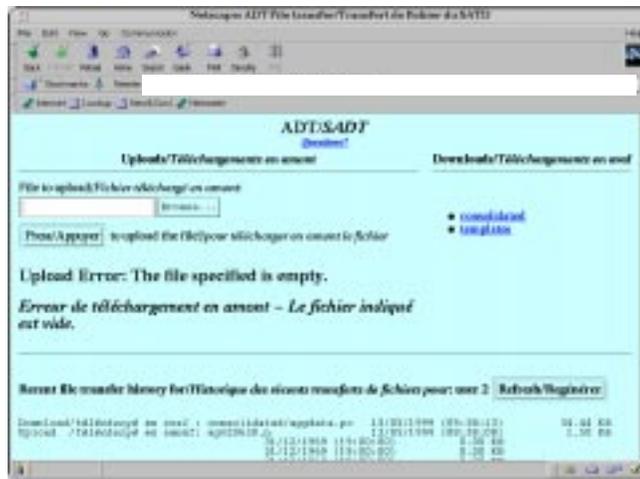
This error is most likely indicates that your browser does not support 128 bit encryption and is thus unable to connect with the Bank of Canada's web server. Please contact your own technical staff for assistance in downloading and installing a 128 bit version of your browser or install a patch to your current browser to make it 128 bit compatible.

3.



This error indicates you entered an incorrect password. Please click on **Login Screen** and reenter your userid and password. If you are unable to enter the correct password, please call 613-782-8318 at the Bank of Canada and your password will be reset.

4.



This error indicates you attempted to upload an empty or non-existent file. Please recreate the file or select another one which contains data.

5.



This error indicates your session on the web server has timed out. This typically happens after 30 minutes of inactivity. Please click on **Login Screen** and re-enter your userid/password.

6. If you receive the message “**Page cannot be displayed**”, please try signing on from another computer, deleting all the temporary files from the cache, erasing and re-typing the URL or rebooting your computer.

## APPENDIX A

### NON-GEOGRAPHICAL RETURNS

A2	Non-Mortgage Loans
B2	Securities
C1	Charge for Impairment
C2	Deposit Liabilities
C3	Allowance for Impairment
E2	Mortgage Loans
E3	Impaired Assets
G3	Capital Adequacy
I3	Interest Rate Risk
K3	Quarterly Supplementary Return for Foreign Bank Branches
L4	Monthly Average Return of Assets and Liabilities
M3	Capital Adequacy - Market Risk
M4	Balance Sheet
N3	Loans in Arrears
P3	Income Statement
R2	Regional Distribution Assets and Liabilities
T2	Quarterly Reconciliation of the Geographical Return with the Consolidated Monthly Balance Sheet
UB	Unclaimed Balances
U3	Pledging and Repos
Y3	Selected Structural Statistics

### GEOGRAPHICAL RETURNS

GM	Geographic Assets and Liabilities Booked in Canada - Monthly
GQ	Geographic Assets and Liabilities Booked in Canada - Quarterly
GR	Geographic Assets and Liabilities Booked outside Canada - Quarterly

# 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 throughout this Tab, the following changes are all identified by a sidebar:</b>			
6	January 2004	1	<u>Add:</u> ◆ Bank of Canada website to Publication
		20	<u>Change:</u> ◆ Other instructions for Goodwill and Other Intangibles
7	January 2005	1	<u>Change:</u> ◆ Reporting dates from 11 to 13 business days
		6, 32	<u>Add:</u> ◆ Foreign currency translation adjustments
		16, 18	<u>Delete:</u> ◆ Real estate acquired in the liquidation of a loan previously reported in this category and held
		19	<u>Add:</u> ◆ General and Other Instructions to A14(a) ◆ Intangibles with definite/indefinite lives <u>Change:</u> ◆ Unamortized goodwill has been changed to Goodwill ◆ Real estate acquired in the liquidation of a loan has been changed to Foreclosed real estate and other long-lived assets acquired in the liquidation of a loan
		20, 30	<u>Change:</u> ◆ Debentures has been changed to Subordinated debts
		22	<u>Change:</u> ◆ Third Party Assets – Institution administered has been changed to Third Party Assets – Institution sponsored/administered
		30	<u>Add:</u> ◆ General and Other Instructions to L9(c) ◆ “and other termination benefits” to fifth bullet under L9(d) Other
		31	<u>Add:</u> ◆ Financial instruments that relate to amounts reported as Tier 1 Capital....
8	January 2006	1	<u>Add:</u> ◆ Section 24 of the Bank of Canada Act
		2, 6, 12, 29	<u>Delete:</u> ◆ (net) from Cheques and other items in transit <u>Change:</u> ◆ Instructions for Cheques and other items in transit
		4, 21, 22	<u>Add:</u> ◆ On-balance sheet column ◆ 2. Securitized residential mortgages ◆ General Instructions for Memo item 1 ◆ General Instructions for Memo item 1 (b) ◆ Instructions for Memo item 2
		13	<u>Add:</u> ◆ Retained interests to Asset 8 ◆ Other instructions for Asset 8

## **MONTHLY AVERAGE RETURN OF ASSETS AND LIABILITIES**

### **PURPOSE**

The purpose of this return is to provide information on the assets and liabilities of the institution each month on an average of days basis. The asset and liability categories are consistent with the month-end consolidated balance sheet; certain Canadian currency items are required in greater detail on the monthly average return.

### **STATUTORY**

Sections 628 and 600 of the Bank Act and Section 24 of the Bank of Canada Act.

### **APPLICATION**

This return applies to all banks and foreign bank branches. Trust and Loan Companies are not required to submit this return.

### **PUBLICATION**

Information from this return is published in the Weekly Financial Statistics (which are also available at the Bank of Canada website at [www.bank-banque-canada.ca](http://www.bank-banque-canada.ca)) and in the Bank of Canada Banking and Financial Statistics on a total-for-all-institutions basis.

### **FREQUENCY**

Monthly, on an average of days basis.

### **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 monthly on an average of days basis and submitted within 13 business days of the last day of each month to the Head Office of the Bank of Canada.

### **CONTACT AGENCY**

Bank of Canada.

**MONTHLY AVERAGE RETURN OF ASSETS AND LIABILITIES**

	MONTH OF _____ \$ 000
<b>SECTION I - CANADIAN DOLLAR ASSETS</b>	
1. Bank of Canada notes and Canadian coin	
2. Deposits with Bank of Canada	
3. Deposits with regulated financial institutions, less allowance for impairment (a) Acceptances purchased (i) Accepted by Residents (ii) Accepted by Non-residents (b) Other balances with regulated financial institutions (i) Resident (A) Bearer term and other negotiable fixed-term deposits (B) Other deposits (ii) Non-resident	
4. Cheques and other items in transit	
5. Securities issued or guaranteed by Canada (a) Treasury bills (b) Other securities maturing within 3 years (c) Other securities	
6. Securities issued or guaranteed by a Canadian province (a) Short-term (b) Long-term (c) Shares	
7. Securities issued or guaranteed by a Canadian municipal or school corporation (a) Short-term (b) Long-term (c) Shares	
8. Other securities, less allowance for impairment (a) Short-term (b) Long-term (c) Shares	

		MONTH OF _____ \$ 000
		On-balance Sheet
		Off-balance Sheet
<b>SECTION I - CANADIAN DOLLAR ASSETS – MEMO ITEMS</b>		
1. Securitized Assets		
(a) Institution's own assets		
(i) Credit card loans		
(ii) Automobile loans		
(iii) Personal loans		
(iv) Commercial loans		
(v) Lease receivables		
(vi) Residential mortgages, insured		
(vii) Residential mortgages, uninsured		
(viii) Non-residential mortgages		
(ix) Other assets		
(b) Third party assets – institution sponsored/administered		
(i) Credit card loans		
(ii) Automobile loans		
(iii) Personal loans		
(iv) Commercial loans		
(v) Lease receivables		
(vi) Residential mortgages, insured		
(vii) Residential mortgages, uninsured		
(viii) Non-residential mortgages		
(ix) Other assets		
2. Securitized residential mortgages (bank originated conduits) included in securities		

	MONTH OF _____ \$ 000
4. Cheques and other items in transit	
5. Advances from the Bank of Canada	
6. Acceptances	
7. Liabilities of subsidiaries, other than deposits (a) Call and other short loans payable (b) Other	
8. Insurance-related liabilities	
9. Other liabilities (a) Obligations related to borrowed securities (b) Obligations related to assets under sale and repurchase agreements (c) Due to Head Office and related Canadian regulated financial institutions (d) 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) Foreign currency translation adjustments	
<b>TOTAL CANADIAN CURRENCY LIABILITIES AND SHAREHOLDERS' EQUITY</b>	

Overdrafts in deposit accounts of and loans to regulated financial institutions, including loans to foreign central banks or foreign official monetary institutions are to be included in Asset 9(b) Non-Mortgage - Loans to Regulated Financial Institutions.

#### **A 4 Cheques and Other Items in Transit**

For items where there exists a legal right of set-off, 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.

#### **A 5, 6, 7, 8**

##### **Securities**

###### General Instructions:

Government of Canada securities are to be reported on the basis of remaining term-to-maturity.

###### Securities Held for Investment Account:

Securities held for investment purposes should be accounted for in accordance with generally accepted accounting principles (GAAP) and should be reported at amortized value for debt securities and cost for shares.

###### Securities Held for Trading Account:

Securities held for trading account should be marked to market at all times.

Amortization - see Glossary

Where these Instructions provide optional methods of computing amortization, the practices followed by the institution should be consistent.

The classification of securities issued by provinces, municipalities, school corporations and others between short- and long-term is to be done on the basis of original term to maturity; that is, by reference to the issue date and the maturity date of the security. Those securities which have an original term to maturity of one year or less are to be classified as short-term, while securities with longer terms are to be classified as long-term.

#### **A 5 Securities Issued or Guaranteed by Canada**

- (a) Treasury Bills
- (b) Other Securities Maturing Within Three Years
- (c) Other Securities

###### Include:

- securities issued by provinces, municipal and school corporations and others that are guaranteed by Canada.

**A 6 Securities Issued or Guaranteed by a Canadian Province**

Include:

- provincial Treasury Bills and like evidence of indebtedness;
- securities issued by a territory;
- municipal and school securities or any other securities guaranteed by a province or territory.

**A 7 Securities Issued or Guaranteed by Municipal or School Corporations in Canada**

Include:

- securities of school commissions, boards and districts;
- securities of municipal public utilities; and
- municipal Treasury Bills and like evidence of indebtedness.

**A 8 Other Securities, Less Allowance for Impairment**

- (a) Short-term debt
- (b) Long-term debt

Include in (a) or (b) as appropriate:

- corporate promissory notes and other bills of exchange or instruments commonly referred to as commercial paper for investment purposes other than institution acceptances drawn by others;
- income debentures;
- small business development bonds;
- small business bonds;
- securities not reported elsewhere.
- Retained interests

Other instructions:

All amounts representing “retained interests” are to be presented and classified as “debt” securities under item 8(a) or (b). Retained interests are assets that arise on the date related assets (receivables) are sold to a special purpose entity and securitized. These assets are retained by the selling institution and they are related to the assets sold to the SPE. Retained interests also include any purchased beneficial interests from third parties. Virtually all retained interests are to be accounted for as investments in debt securities. They include interest-only strips, subordinated notes, residual interests, cash collateral, loans and other receivables. They are to be accounted for, under GAAP, using CICA Accounting Guideline, AcG-12, *Transfers of Receivables* and OSFI’s accounting guideline, D-8, *Transfers of Receivables Including Securitization*. Examples of how retained interests are accounted for are illustrated in OSFI’s accounting guideline, D-8.

**SECTION I – CANADIAN DOLLARS ASSETS – MEMO ITEMS**

1. Securitized Assets

General Instructions:

Report the average outstanding balances of SPE assets for on-balance sheet and off-balance sheet securitizations.

(a) Institution's own assets

(i) Credit card loans

Include:

- credit card loans that otherwise would be reported in Asset 9.

(ii) Automobile loans

Include:

- automobile loans that otherwise would be reported in Asset 9.

(iii) Personal loans

Include:

- personal loans that otherwise would be reported in Asset 9.

(iv) Commercial loans

Include:

- commercial loans that otherwise would be reported in Asset 9.

(v) Lease receivables

Include:

- lease receivables that otherwise would be reported in Asset 9.

(vi) Residential mortgages, insured

Include:

- residential mortgages, insured that otherwise would be reported in Asset 10.

(vii) Residential mortgages, uninsured

Include:

- residential mortgages, uninsured that otherwise would be reported in Asset 10.

(viii) Non-residential mortgages

Include:

- non-residential mortgages that otherwise would be reported in Asset 10.

(ix) Other assets

Include:

- other assets not listed in the above categories.

(b) Third Party Assets – Institution sponsored/administered

General Instructions:

Report the average outstanding balances of debt issued for all securitization vehicles sponsored/administered by the institution. The line references are the same as in section (a).

- (i) Credit card loans
- (ii) Automobile loans
- (iii) Personal loans
- (iv) Commercial loans
- (v) Lease receivables
- (vi) Residential mortgages, insured
- (vii) Residential mortgages, uninsured
- (viii) Non-residential mortgages
- (ix) Other assets

**2. Securitized residential mortgages (bank originated conduits)**

General Instructions:

- Report those included in Securities.

**L 4 Cheques and Other Items in Transit**

Include:

- for items where there exists a legal right of set-off, report the net balance (when that balance is a credit) of transit items.

**L 5 Advances From Bank of Canada**

Include:

- all advances from the Bank of Canada.

**L 6 Acceptances**

Refer to Asset 11.

Include:

- acceptances of the institution purchased and resold;
- acceptances of the institution that have not been purchased.

Exclude:

- acceptances of the institution that have been purchased and held by the institution. Report these under Asset 9(h).

**L 7 Liabilities of Subsidiaries, Other Than Deposits**

(a) Call and Other Short Loans Payable

Include:

- call and other short loans payable secured by securities which, when made, were payable on call or within 90 days;
- sight drafts with securities attached;
- daylight overdrafts outstanding.

(b) Other

Include:

- bonds, debentures and other similar forms of debt instruments;
- liabilities of subsidiaries not included elsewhere (see general instructions to liabilities section).

# 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>			
9	January 2006	2, 5, 9, 30	<u>Delete:</u> ♦ (net) from Cheques and other items in transit  <u>Change:</u> ♦ Instructions for Cheques and other items in transit
		3, 4, 21, 22, 24,	<u>Add:</u> ♦ On-balance sheet securitizations to Memo item 3 ♦ Synthetic securitizations to Memo items 3 (a) (i) and (ii) ♦ Retained interests to Memo item 3 ♦ Par Value of holdings of securities issued by the Government of Canada, Memo item 6 ♦ Unrealized gain/loss on investment book securities (report quarterly fiscal only), Memo item 7
		6, 35	<u>Delete:</u> ♦ Guarantees, Memo item 5
		10, 11	<u>Add:</u> ♦ Retained interests to Asset 10 ♦ Other instructions for Asset 10

## **CONSOLIDATED BALANCE SHEET**

### **PURPOSE**

The purpose of this return is to provide a consolidated balance sheet of the institution as at the last day of each month. The balance sheet categories reflect the information required by the major users - the Office of the Superintendent of Financial Institutions, the Bank of Canada, Canada Deposit Insurance Corporation and Statistics Canada - for purposes of analyzing and monitoring the individual and aggregate financial condition of institutions. The return also requires the separation of assets and liabilities into total and foreign currencies.

### **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 available on a total and institution-by-institution basis on the OSFI website at [www.osfi-bsif.gc.ca](http://www.osfi-bsif.gc.ca) and is published in the Bank of Canada Banking and Financial Statistics on a total-for-all-institutions basis.

### **FREQUENCY**

Monthly.

### **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 each month and submitted within 28 days of the reporting date.

### **CONTACT AGENCY**

OSFI.

CONSOLIDATED MONTHLY BALANCE SHEET

	FOREIGN CURRENCY	TOTAL
<b>SECTION I - ASSETS</b>		
1. Gold coin and gold and silver bullion		
2. Bank notes and other coin		
3. <b>Not In Use</b>		
4. Deposits with Bank of Canada		
5. Deposits with regulated financial institutions, less allowance for impairment		
6. Cheques and other items in transit		
7. (a) Securities issued by Canada (i) Treasury Bills (ii) Other securities maturing within 3 years (iii) Other securities (b) Securities guaranteed by Canada (i) Securities maturing within 3 years (ii) Other securities (iii) Shares		
8. Securities issued or guaranteed by a Canadian province		
9. Securities issued or guaranteed by a Canadian municipal or school corporation		
10. Other securities, less allowance for impairment (a) Debt (b) Shares		
11. Non-Mortgage Loans, less allowance for impairment (a) Call and other short loans to investment dealers and brokers, secured (b) To regulated financial institutions (c) To Canadian federal government, provinces, municipal or school corps. (d) To foreign governments (e) Lease receivables (f) To individuals for non-business purposes (g) Reverse repurchase agreements (h) To individuals and others for business purposes		
12. Mortgages, less allowance for impairment (a) Residential (i) Insured (ii) Uninsured (b) Non-residential		
13. Customers' liability under acceptances, less allowance for impairment		
14. Land, buildings, and equipment, less accumulated depreciation		
15. Insurance-related assets (a) Policy loans (b) Premiums outstanding (c) Due from other insurers (d) Other		
16. Other assets (a) Accrued interest (b) Prepaid and deferred charges (c) Goodwill (d) Intangibles (i) with definite lives (ii) with indefinite lives (e) Future income taxes (f) Derivative related amounts (g) Due from Head Office and related Canadian regulated Financial Institutions (h) Other		
<b>TOTAL ASSETS</b>		

	FOREIGN CURRENCY	TOTAL
<b>MEMO ITEMS</b>		
1. Gold/silver assets included in assets		
(a) Gold/silver deposits with regulated financial institutions		
(b) Gold/silver securities		
(c) Gold/silver loans		
2. Allowance for impairment related to		
(a) Mortgage loans		
(b) Non-mortgage loans		
(c) Other		
3. Securitized Assets		
(a) Off-Balance Sheet		
(i) Institution's own assets		
(A) Traditional securitizations		
(I) Credit card loans		
(II) Automobile loans		
(III) Personal loans		
(IV) Commercial loans		
(V) Lease receivables		
(VI) Residential mortgages, insured		
(VII) Residential mortgages, uninsured		
(VIII) Non-residential mortgages		
(IX) Other assets		
(B) Synthetic securitizations		
(I) Banking book		
(II) Trading book		
(ii) Third party assets - Institution sponsored/administered		
(A) Traditional securitizations		
(I) Credit card loans		
(II) Automobile loans		
(III) Personal loans		
(IV) Commercial loans		
(V) Lease receivables		
(VI) Residential mortgages, insured		
(VII) Residential mortgages, uninsured		
(VIII) Non-residential mortgages		
(IX) Other assets		
(B) Synthetic securitizations		
(I) Banking book		
(II) Trading book		
(b) On-Balance Sheet		
(i) Institution's own assets		
(A) Traditional securitizations		
(I) Credit card loans		
(II) Automobile loans		
(III) Personal loans		
(IV) Commercial loans		
(V) Lease receivables		
(VI) Residential mortgages, insured		
(VII) Residential mortgages, uninsured		
(VIII) Non-residential mortgages		
(IX) Other assets		
(ii) Third party assets - Institution sponsored/administered		
(A) Traditional securitizations		
(I) Credit card loans		
(II) Automobile loans		
(III) Personal loans		
(IV) Commercial loans		
(V) Lease receivables		
(VI) Residential mortgages, insured		

	FOREIGN CURRENCY	TOTAL
(VII) Residential mortgages, uninsured		
(VIII) Non-residential mortgages		
(IX) Other assets		
(c) Retained Interests		
4. Selected information to be completed by Foreign Bank Branches only		
(a) Due from Head Office and related Canadian regulated Financial Institutions		
(i) Head Office		
(ii) Related Canadian regulated Deposit-Taking Institutions		
(iii) Related Canadian regulated Financial Institutions		
(b) Claims on residents of the Home Country		
(i) Securities		
(ii) Loans		
(iii) Other		
5. Foreclosed long-lived assets acquired in the liquidation of a loan (report quarterly fiscal only)		
(a) Held for sale		
(i) Fair value less cost to sell (at foreclosure)		
(ii) Write-downs		
(iii) Carrying amount		
a) Real estate		
b) Other		
(b) Held for own use		
(i) Fair value (at foreclosure)		
(ii) Write-downs		
(iii) Carrying amount		
a) Real estate		
b) Other		
6. Par Value of holdings of securities issued by the Government of Canada		
7. Unrealized gain/loss on investment book securities (report quarterly fiscal only)		

	FOREIGN CURRENCY	TOTAL
<b>SECTION II - LIABILITIES</b>		
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		
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		
5. Advances from the Bank of Canada		
6. Acceptances		
7. Liabilities of subsidiaries, other than deposits (a) Call and other short loans payable (b) Other		
8. Insurance-related liabilities (a) Actuarial liabilities (i) Insurance (ii) Annuities (b) Deferred gains on disposal of portfolio investments (c) Other		

	FOREIGN 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) Foreign currency translation adjustments		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		

<b><u>MEMO ITEMS</u></b>		
1. Gold/silver certificates included in other liabilities		
2. Allowance for impairment on off-balance sheet 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		

## **GENERAL INSTRUCTIONS**

The form of the consolidated balance sheet is identical for all institutions regardless of size and type. Consequently, certain balance sheet categories may not be applicable to some institutions because of the nature of their operations.

Where these instructions indicate that a certain category includes particular items, the particular items listed do not limit the generality of the heading but indicate the kind of items that are to be reported there.

Assets under administration are not to be included in the balances reported on this return.

Assets are to be reported net of the allowance for impairment, if any.

All allowances are to be netted from the appropriate assets in the same currency in which the relevant assets are denominated, regardless of whether the allowances are booked in Canadian or foreign currency. Where allowances for impairment against groups of loans have been established against assets denominated in both Canadian dollars and foreign currency, the allowances should be allocated proportionately according to the gross amounts of the assets outstanding in the various currencies.

Interest should be accrued on loans; the accrual is to be included in Asset 16. Debts purchased at a premium or discount are to be reported net of the premium or discount. The net reported amount of such loans will be increased or decreased as the discounts or premiums are taken into income over the term of the loan. Fixed-term loans on which the interest for the term is pre-computed and added to the principal are to be reported net of the pre-computed interest.

Deposits with regulated financial institutions include all non-interest-bearing balances and interest-bearing balances, including correspondent relationships in Canada and elsewhere placed in the normal course of market trading where the only documentation exchanged is a confirmation of contract and the rates applied are the bid and offer of the market.

Insurance-related Assets comprise certain asset categories from Insurance Subsidiaries that do not readily fall into the asset categories used in institution financial statements. Examples are given in the detailed instructions for Asset 15.

Assets of Insurance Subsidiaries such as securities and mortgages that readily fall into the asset categories used by institutions are to be reported in these categories.

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

**SECTION I - ASSETS**

**A 1 Gold Coin and Gold and Silver Bullion**

Include:

- gold coin;
- gold and silver bullion held in Canada and elsewhere;
- gold and silver certificates held as investments;
- precious metals.

Exclude:

- loans repayable in gold and silver bullion.

Other Instructions:

Balances should be reported as foreign currency.

Gold should be valued by translating to a Canadian dollar equivalent (using the month-end rate published by the Bank of Canada) the U.S. dollar value set at the second London gold "fixing".

**A 2 Bank Notes and Other Coin**

Include:

- Bank of Canada notes on hand;
- foreign currency notes;
- Canadian coin on hand;
- foreign coin held in Canada and elsewhere (foreign coin is to be reported as foreign currency, but U.S. coin in circulation in Canada need not be segregated unless amounts are material).

Other Instructions:

Notes on hand and coin include those in transit between any units of the institution. Units of the institution include any branches or offices of the institution's subsidiaries.

**A 3 Not in Use**

**A 4 Deposits With Bank of Canada**

Include:

- all completed deposit transactions with Bank of Canada, including Large-Value Transfer System (LVTS), Special Deposit Account (SDA) and Automated Clearing and Settlement System (ACSS) component balances.

Other Instructions:

- component deposit balances used to produce total deposits at the Bank of Canada must agree with the balance reports provided by the Bank of Canada at reporting date.

**A 5 Deposits With Regulated Financial Institutions, Less Allowance for Impairment**

Include:

- non-interest-bearing demand deposit balances;
- interest-bearing deposit balances;
- interest-bearing accounts that are correspondent relationships in Canada and elsewhere;
- deposits with foreign central banks or foreign official monetary institutions;
- term deposits for investment purposes;
- certificates of deposit purchased;
- acceptances purchased (reported at amortized cost).

Exclude:

- deposits with Bank of Canada.

Other Instructions:

Overdrafts in deposit accounts with regulated financial institutions, which are deposit-taking, are to be included in Liability 1(c) - Demand Deposits of Deposit-taking Institutions.

Overdrafts in deposit accounts of and loans to regulated financial institutions, including loans to foreign central banks or foreign official monetary institutions are to be included in Asset 11(b) - Non-Mortgage Loans to Regulated Financial Institutions.

**A 6 Cheques and Other Items in Transit**

**For items where there exists a legal right of set-off,** 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.

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

**A 7, 8, 9, 10**

**Securities**

General Instructions

Government of Canada securities are to be reported on the basis of remaining term-to- maturity.

Securities Held for Investment Account

Securities held for investment purposes should be accounted for in accordance with generally accepted accounting principles (GAAP) and should be reported at amortized value for debt securities and cost for shares.

Securities Held for Trading Account

Securities held for trading account should be marked to market at all times.

Amortization - see Glossary

Where these Instructions provide optional methods of computing amortization, the practices followed by the institution should be consistent.

**A 7(a) Securities Issued by Canada**

- (i) Treasury Bills
- (ii) Other Securities Maturing Within Three Years
- (iii) Other Securities

**A 7(b) Securities Guaranteed by Canada**

Include:

- securities issued by provinces, municipal and school corporations and others that are guaranteed by Canada;
  - (i) Securities Maturing Within Three Years
  - (ii) Other Securities
  - (iii) Shares

**A 8 Securities Issued or Guaranteed by a Canadian Province**

Include:

- provincial Treasury Bills and like evidence of indebtedness;
- securities issued by a territory;
- municipal and school securities or any other securities guaranteed by a province or territory.

**A 9 Securities Issued or Guaranteed by a Canadian Municipal or School Corporation**

Include:

- securities of school commissions, boards and districts;
- securities of municipal public utilities; and
- municipal Treasury Bills and like evidence of indebtedness.

**A 10 Other Securities, Less Allowance for Impairment**

(a) Debt

Include:

- corporate promissory notes and other bills of exchange or instruments commonly referred to as commercial paper for investment purposes other than institution acceptances drawn by others;
- income debentures;
- small business development bonds;
- small business bonds;
- securities not reported elsewhere;
- retained interests

Other instructions:

All amounts representing “retained interests” are to be presented and classified as “debt” securities under item 10(a). Retained interests are assets that arise on the date related assets (receivables) are sold to a special purpose entity and securitized. These assets are retained by the selling institution and they are related to the assets sold to the SPE. Retained interests also include any purchased beneficial interests from third parties. Virtually all retained interests are to be accounted for as investments in debt securities. They include interest-only strips, subordinated notes, residual interests, cash collateral, loans and other receivables. They are to be accounted for, under GAAP, using CICA Accounting Guideline, AcG-12, *Transfers of Receivables* and OSFI’s accounting guideline, D-8, *Transfers of Receivables Including Securitization*. Examples of how retained interests are accounted for are illustrated in OSFI’s accounting guideline, D-8.

(b) Shares

Include:

- common, preferred and term-preferred shares and rights in respect of such shares and units of mutual or investment funds.

Other Instructions:

Debt and equity securities of clubs and like local not for profit organizations purchased for other than investment purposes, are to be included under Asset 16.

Debt and equity securities that normally would be included in Other Securities but have been guaranteed by Canada, provinces, or municipal or school corporations should be reported as Assets 7, 8 and 9, respectively.

The cost at which fixed-term equity securities, held for Investment Account, are carried is to be adjusted for the amortization of related premium or discount.

The cost at which holdings of individual securities are carried is to be adjusted to reflect anticipated permanent losses in the underlying values.

Issues of securities where there is a put option or an offer to purchase present, at a price higher than the carrying value of the security, should be recorded at cost. Increases in the carrying value and the accrual of the gain into income are to be permitted only in those circumstances where there is virtual certainty that the gain arising from the put option or the offer to purchase will be realized. Virtual certainty must be demonstrated to the satisfaction of the Office of the Superintendent of Financial Institutions. Normally the prospective purchaser of the securities would be either the Government of Canada or an organization controlled by the Government of Canada.

**A 11 Non-Mortgage Loans, Less Allowance for Impairment**

(a) Call and Other Short Loans to Investment Dealers and Brokers, Secured

Include:

- loans against securities to recognized investment dealers, stockbrokers and underwriting syndicates (whether or not the institution is a member) that, when made, were payable on call or within 90 days;
- sight drafts with securities attached;
- daylight overdrafts outstanding.

Other Instructions:

If a loan of this type becomes under-secured, transfer the items to Asset 11(b).

(b) To Regulated Financial Institutions

Include:

- Commercial loans to regulated financial institutions in Canada and elsewhere, and include loans to foreign central banks or foreign official monetary institutions and overdrafts in deposit accounts of other regulated financial institutions.

(c) To Canadian Federal Government, Provinces, Municipal or School Corporations

Include:

- loans to, and temporary overdrafts of Canadian Federal, Provincial, Territorial and Municipal governments, boards and commissions that carry on projects other than business enterprises;
- loans to school boards, commissions and districts.

Exclude:

- provincial Treasury Bills and like evidence of indebtedness and include with securities (see Asset 8);
- municipal Treasury Bills and like evidence of indebtedness and include with securities (see Asset 9).

Other Instructions:

Loans to separately constituted boards or commissions that have borrowing authority and that carry on business enterprises are to be included under Asset 11(h).

(d) To Foreign Governments

Include:

- loans to, and temporary overdrafts of foreign central, provincial, state, municipal governments, boards and commissions that carry on projects other than business enterprises;
- loans to school boards, commissions and districts.

Exclude:

- loans to foreign central banks or foreign official monetary authorities. These are to be included in Asset 11(b), above.

Other Instructions:

Loans to separately constituted boards or commissions that have borrowing authority and that carry on business enterprises are to be included under Asset 11(h).

(e) Lease Receivables

Exclude:

- conditional sales contracts (See Assets 11(f) and 11(h)).

(f) To Individuals for Non-Business Purposes

Include:

- outstanding balance under a credit card plan;
- loans granted under an institution's personal loan plan;
- conditional sales contracts to finance the acquisition of personal goods and services;
- overdrafts in individuals' deposit accounts under Liability 1(d), 2(a)(iv) and 2(b)(iv) and overdrafts in tax accounts related to residential mortgages;
- bridge financing loans associated with residential properties;
- government-guaranteed loan plans for individuals;
- loans to individuals secured by stocks and bonds;
- other loans to individuals for non-business purposes not included above.

(g) Reverse Repurchase Agreements

Include:

- reverse repurchase agreements

(h) To Individuals and Others for Business Purposes

Include:

- loans to government and municipal boards and commissions that are separately constituted and carry on business enterprises;
- loans to religious, charitable and welfare organizations, hospitals and private schools;
- loans, excluding loans to individuals for non-business purposes, guaranteed in whole or in part by Canada, a province or a municipality;
- securities acquired in the liquidation of a loan and held pending disposal or transfer to the Investment Account of the institution;
- except where offset is provided for in these instructions, other overdrafts in deposit accounts under Liability 1 or 2 and not reported elsewhere;
- acceptances of the institution purchased and held as loans that are those of corporate customers and those that were originally drawn by provinces or by municipal or school corporations;
- amount of partial participation in a loan made by another institution where recourse for reimbursement is against the lending institution only and limited to a share of the proceeds from the realization of the loan in proportion to the participation;
- accounts receivable factored;
- collateral mortgages;

- 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 or 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.

(a) Residential

(i) Insured

Include:

- advances as well as completed loans insured under NHA or other insurance companies/agencies.

Exclude:

- mortgages that cease to be insured.

(ii) Uninsured

Include:

- advances as well as completed loans;
- real estate acquired in the liquidation of a loan previously reported in this category and held pending completion of arrangements for disposal or transfer to Asset 14 or 16.

(b) Non-residential

Include:

- advances as well as completed loans for commercial, farm and industrial mortgages.

**A 13 Customers' Liability Under Acceptances, Less Allowance for Impairment**

Include:

- Acceptances of the institution.

Other Instructions:

Acceptances of the institution when purchased and held are to be reported under Asset 11(h) with a corresponding reduction in Asset 13 and Liability 6, if previously reported in these categories.

Refer to Liability 6.

**A 14 Land, Buildings and Equipment, Less Accumulated Depreciation**

Include:

- land, buildings, furniture and equipment;
- leasehold improvements that are to be written off during the term of a lease;
- capital leases;
- interest capitalized during the period of construction of major projects;
- former institution premises no longer used as such;
- in "accumulated depreciation",

- (i) estimated depreciation for the fiscal year to date,
- (ii) actual write-offs,
- (iii) reserves for depreciation, and
- (iv) amortization of capital leases.

Other Instructions:

Where a capital lease is the result of a sale-leaseback arrangement, any profit or loss arising on the sale should be deferred and amortized in proportion to the amortization of the leased asset, except for leases involving land only, in which case it would be amortized over the lease-term on a straight-line basis. However, when at the time of the sale-leaseback transaction the fair value of the property is less than carrying value, the difference should be recognized as a loss immediately.

**A 15 Insurance-Related Assets**

- (a) Policy Loans

Include:

- policy loan balances of insurance company subsidiaries.

- (b) Premiums Outstanding

Include:

- premium outstanding balances of insurance company subsidiaries.

- (c) Due from Other Insurers

Include:

- balances due from other insurers in respect of reinsurance contracts, pooling and other arrangements of insurance company subsidiaries.

- (d) Other

Include:

- deferred policy acquisition expenses of insurance company subsidiaries;
- other assets unique to insurance company operations and not included elsewhere;
- the adjustment in respect of unamortized gains or losses on investments of insurance company subsidiaries (if the balance is a debit).

**A 16 Other Assets**

- (a) Accrued Interest

Include:

- accrued interest and dividends on Assets 5, 7, 8, 9, 10, 11, 12, and 15.

Other Instructions:

Dividends on term-preferred shares should be accounted for on the accrual basis, unless there are questions of collectability involved. Where collection is not in doubt, dividend income related to this type of preferred share should be accrued prior to the declaration of the dividends by the issuer.

Dividends on common shares and on preferred shares (other than term-preferred shares) should not be accrued until they are clearly payable by the issuer.

Interest on income debentures should be accounted for on the accrual basis, unless there are questions of collectability involved.

(b) Prepaid and Deferred Charges

Include:

- stationery inventory if any;
- prepaid insurance, taxes and other prepaid expenses;
- all postage and other stamp inventories, if any, held in Canada and elsewhere.

(c) Goodwill

Other Instructions:

Goodwill is carried at the amount initially recognized less any writedown for impairment.

(d) Intangibles

(i) with definite lives

Include:

- core deposit intangibles;
- customer lists and relationships;
- mortgage servicing rights;
- other intangibles

Other Instructions:

Less deductions for amortization charges.

(ii) with indefinite lives

Other Instructions:

Carried at amount initially recognized less any writedown for impairment.

(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 Section 3860 of the CICA Handbook), deferred losses on hedging instruments, 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 3860.34; 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;

- securities of clubs and like local not for profit organizations purchased for other than investment purposes;
- unamortized discount, if any, on **subordinated debt** issued and outstanding;
- special pension fund payments that have not yet been charged to operating expenses;
- other payments, etc. that have not been charged to operating expenses;
- other expenditures that are to be charged to operating expenses at a later date;
- any interest in a partnership that is not in the form of a loan or marketable security;
- assets sold with recourse.

#### **MEMO ITEMS**

(1) Gold/silver Assets Included in Assets

(a) Gold/silver Deposits with Regulated Financial Institutions

Include:

- all gold/silver and other precious metals deposits with regulated financial institutions included in Asset 5.

(b) Gold/silver Securities

Include:

- gold/silver and other precious metals securities included in Assets 7, 8, 9 and 10.

(c) Gold/silver Loans

Include:

- gold/silver and other precious metals loans included in Asset 11.

(2) Allowance for Impairment Related to

(a) Mortgage Loans

Include:

- the total allowance for impairment, individual and other, for loans reported in Asset 12.

(b) Non-Mortgage Loans

Include:

- the total allowance for impairment, individual and other, for loans reported in Asset 11.

(c) Other

Include:

- the total allowance for impairment, individual and other, for assets reported in Assets 5, 9, 10, 13, 15 and 16.

(3) Securitized Assets

(a) Off-Balance Sheet

(i) Institution's own assets

(A) Traditional securitizations

General Instructions:

Report the outstanding balances of SPE assets.

- (I) Credit card loans  
Include:
  - credit card loans that otherwise would be reported in Asset 11.
- (II) Automobile loans  
Include:
  - automobile loans that otherwise would be reported in Asset 11.
- (III) Personal loans  
Include:
  - personal loans that otherwise would be reported in Asset 11.
- (IV) Commercial loans  
Include:
  - commercial loans that otherwise would be reported in Asset 11.
- (V) Lease receivables  
Include:
  - lease receivables that otherwise would be reported in Asset 11.
- (VI) Residential mortgages, insured  
Include:
  - residential mortgages, insured that otherwise would be reported in Asset 12.
- (VII) Residential mortgages, uninsured  
Include:
  - residential mortgages, uninsured that otherwise would be reported in Asset 12.
- (VIII) Non-residential mortgages  
Include:
  - non-residential mortgages that otherwise would be reported in Asset 12.
- (IX) Other assets  
Include:
  - other assets not listed in the above categories.

(B) Synthetic securitizations

General instructions:

Report the nominal/notional balances for all securitization vehicles sponsored/administered by the institution.

- (I) Banking book vehicles
- (II) Trading book vehicles

(ii) Third Party Assets - Institution sponsored/administered

(A) Traditional securitizations

General Instructions:

Report the outstanding balances of debt issued for all securitization vehicles sponsored/administered by the institution. The line references are the same as in section (i).

- (I) Credit card loans
- (II) Automobile loans
- (III) Personal loans
- (IV) Commercial loans (including traditional CDOs, CLOs)
- (V) Lease receivables
- (VI) Residential mortgages, insured (including traditional CMOs)
- (VII) Residential mortgages, uninsured (including traditional CMOs)
- (VIII) Non-residential mortgages (including traditional CMOs)
- (IX) Other assets (including traditional CDOs, CLOs not reported above)

(B) Synthetic securitizations

General instructions:

Report the nominal/notional balances for all securitization vehicles sponsored/administered by the institution.

- (I) Banking book vehicles
- (II) Trading book vehicles

(b) On-Balance Sheet

(i) Institution's own assets

(A) Traditional securitizations

General Instructions:

Report the outstanding balances of SPE assets that require consolidation as a result of not meeting the requirements of AcG-15. See the OSFI Advisory "Capital Treatment of Asset-Backed Commercial Paper Conduit Programs". The line references are the same as in section (i).

- (I) Credit card loans
- (II) Automobile loans
- (III) Personal loans
- (IV) Commercial loans
- (V) Lease receivables
- (VI) Residential mortgages, insured
- (VII) Residential mortgages, uninsured
- (VIII) Non-residential mortgages
- (IX) Other assets

(ii) Third Party Assets - Institution sponsored/administered

(A) Traditional securitizations

General Instructions:

Report the outstanding balances of debt issued for all securitization vehicles sponsored/administered by the institution. The line references are the same as in section (i).

- (I) Credit card loans
- (II) Automobile loans
- (III) Personal loans
- (IV) Commercial loans (including traditional CDOs, CLOs)
- (V) Lease receivables
- (VI) Residential mortgages, insured (including traditional CMOs)
- (VII) Residential mortgages, uninsured (including traditional CMOs)
- (VIII) Non-residential mortgages (including traditional CMOs)
- (IX) Other assets (including traditional CDOs, CLOs not reported above)

(c) Retained Interests

Include:

- retained interests included in asset 10(a).

(4) Selected information to be completed by Foreign Bank Branches only

(a) Due from Head Office and related Canadian regulated Financial Institutions

(i) Head Office

Include:

- all amounts due from Head Office and other branches of the same bank included in asset 16(f).

(ii) Related Canadian regulated deposit-taking institutions

Include:

- all amounts due from related Canadian regulated Deposit-Taking Institutions included in asset 16(f).

- (iii) Related Canadian regulated financial institutions

Include:

- all amounts due from related Canadian regulated Financial Institutions included in asset 16(f).

Other Instructions:

Please refer to the glossary section in this manual for the definition of Deposit-Taking Institutions and Financial Institutions.

- (b) Claims on residents of the Home Country included in Assets

- (i) Securities

Include:

- all securities on residents of the home country included in asset 10.

- (ii) Loans

Include:

- all loans on residents of the home country included in assets 11 and 12.

- (iii) Other

Include:

- all other claims on residents of the home country included in assets 5, 13, 15 and 16.

- (5) Foreclosed long-lived assets acquired in liquidation of a loan (Report quarterly fiscal only. Monthly reporting between fiscal quarter-ends, is not required.)

- (a) Held for sale

- (i) Fair Value less cost to sell (at foreclosure)

- (ii) Write-downs

- (iii) Carrying amount

- a) Real estate

- b) Other

Other Instructions:

See Handbook paragraphs 3025.40 and 3475.30.

- (b) Held for own use

- (i) Fair value (at foreclosure)

- (ii) Write-downs

- (iii) Carrying amount

- c) Real estate

- d) Other

Other Instructions:

See Handbook paragraphs 3025.40 and 3475.04.

(6) Par value of holdings of securities issued by the Government of Canada

Include:

- Institution holdings of securities issued directly by the Government of Canada. Amounts to be reported are the par values of the securities held by institutions and all of their consolidated subsidiaries as reported in Asset item 7(a) of the monthly balance sheet (and therefore include securities held in both investment and trading accounts).

Other instructions:

Trust and Loan companies are not required to submit this line item.

(7) Unrealized gain/loss on investment book securities (Report quarterly fiscal only. Monthly reporting between fiscal quarter-ends, is not required.)

Include:

- Net impact of marking to market or marking to model of all investment book securities.

Exclude:

- Trading book securities.

**LIABILITIES**

General Instructions:

Include in the appropriate deposit category, liabilities of subsidiaries that are similar in nature and characteristics to, and that, if issued by the institution, would rank equally with deposit liabilities of the institution.

Liabilities of subsidiaries other than those reported under Liability 1, 2 or 3 and other than those that by their nature should be reported under Liability 8 or 9 are to be reported under Liability 7.

Deposits from an associated corporation that is a foreign deposit-taking institution are to be reported under Liability 1(c), 2(a)(iii), 2(b)(iii) or 3(c), as appropriate, and deposits from any other associated corporation are to be reported under Liability 1(e), 2(a)(v), 2(b)(v) or 3(e), as appropriate.

Except where offset is provided for in these Instructions, overdrafts in Liability 1 or 2 are to be included in the appropriate asset category.

Debit items should not be used to reduce reported deposit liabilities unless the charge has been shown in the customer's account as of the same date.

## **SECTION II - LIABILITIES**

### **L 1 Demand Deposits**

(a) Canada

Include demand deposits of:

- Receiver General for Canada;
- Armed Forces paymasters;
- collectors of customs;
- custodian of enemy property;
- departmental imprest accounts.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(b) Provinces

Include demand deposits of:

- Provinces;
- Territories of Canada.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(c) Deposit-taking Institutions

Include:

- demand deposits of Canadian and foreign deposit-taking institutions and official monetary institutions;
- overdrafts in deposit accounts with deposit-taking institutions.

Other Instructions:

Settlements due to deposit-taking institutions are to be reported under Asset 6 or Liability 4.

(d) Individuals

Include:

- deposit balances of individuals in single or joint names segregated as personal chequing accounts;
- free credit balances of individuals on the books of investment dealer subsidiaries.

(e) Others

Include:

- other free credit balances payable on the books of investment dealer subsidiaries;
- demand deposits not reported elsewhere.

**L 2 Notice Deposits**

(a) Chequable

(i) Canada

Include chequable notice deposits of:

- Receiver General for Canada;
- Armed Forces paymasters;
- collectors of customs;
- custodian of enemy property.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(ii) Provinces

Include chequable notice deposits of:

- Provinces;
- Territories of Canada.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(iii) Deposit-taking Institutions

Include:

- chequable notice deposits of Canadian and foreign deposit-taking institutions and official monetary institutions.

(iv) Individuals

Include:

- chequable notice balances of individuals in single or joint names;
- chequable notice accounts of estates of individuals;
- chequable notice accounts of companies or persons, acting as trustees, if the institution has written evidence that the account represents trust funds of individuals or estates of individuals.

Exclude:

- accounts of individuals, if it is known that the funds belong to other than those listed above.

(v) Others

Include:

- accounts of firms, business partnerships and personal corporations;
- accounts of pension funds;
- accounts of religious, charitable, fraternal, labour, recreational, educational and welfare organizations, institutions and corporations;
- chequable notice deposits not reported elsewhere.

(b) Non-Chequable

(i) Canada

Include non-chequable notice deposits of:

- Receiver General for Canada;
- Armed Forces paymasters;
- collectors of customs;
- custodian of enemy property.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(ii) Provinces

Include non-chequable notice deposits of:

- Provinces;
- Territories of Canada.

Other Instructions:

Deposits of government boards, corporations and commissions which are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(iii) Deposit-taking Institutions

Include:

- non-chequable notice deposits of Canadian and foreign deposit-taking institutions and official monetary institutions.

(iv) Individuals

(A) Tax-sheltered

Include:

- notice deposit balances of individuals tax-sheltered under the Canadian Income Tax Act (RRSPs, RIFs, etc.).

(B) Other

Include:

- non-chequable notice balances of individuals in single or joint names;
- non-chequable notice accounts of estates of individuals;
- non-chequable notice accounts of companies or persons, acting as trustees, if the institution has written evidence that the account represents trust funds of individuals or estates of individuals;
- credit balances of individuals in property tax accounts.

Exclude:

- accounts of individuals, if it is known that the funds belong to other than those listed above.

(v) Others

Include:

- non-individual credit balances in property tax accounts;
- accounts of firms, business partnerships and personal corporations;
- accounts of pension funds;
- accounts of religious, charitable, fraternal, labour, recreational, educational and welfare organizations, institutions and corporations;
- non-chequable notice deposits not reported elsewhere.

**L 3 Fixed-Term Deposits**

(a) Canada

Include fixed-term deposits of:

- Receiver General for Canada;
- Armed Forces paymasters;
- collectors of customs;
- custodian of enemy property.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(b) Provinces

Include fixed-term deposits of:

- Provinces;
- Territories of Canada.

Other Instructions:

Deposits of government boards, corporations and commissions that are separately constituted and carry on business enterprises are to be reported under Deposits - Others, as appropriate.

(c) Deposit-taking Institutions

Include:

- term notes registered in the name of Canadian and foreign deposit-taking institutions and official monetary institutions;
- advances from central banks outside Canada.

(d) Individuals

(i) Tax-sheltered

Include:

- fixed-term deposit balances of individuals tax-sheltered under the Canadian Income Tax Act (RRSPs, RIFs, etc.).

(ii) Other

Include:

- term notes registered in the name of individuals in single or joint names;
- term notes registered in the name of estates of individuals;
- term notes registered in the name of companies or persons, acting as trustees, if the institution has written evidence that the account represents trust funds of individuals or estates of individuals.

Exclude:

- accounts of individuals, if it is known that the funds belong to other than those listed above.

(e) Others

Include:

- all bearer deposit notes and other negotiable fixed-term notes;
- accounts of firms, business partnerships and personal corporations;
- accounts of pension funds;
- accounts of religious, charitable, fraternal, labour, recreational, educational and welfare organizations, institutions and corporations;
- term notes and other deposit instruments issued by the institution not reported elsewhere.

**L 4 Cheques and Other Items in Transit**

Include:

- for items where there exists a legal right of set-off, report the net balance (when that balance is a credit) of transit items;
- if the foreign currency items in transit are a debit, although the total transit figure is a credit, report the foreign currency debit amount with a minus sign.

**L 5 Advances From the Bank of Canada**

Include:

- all advances from the Bank of Canada.

**L 6 Acceptances**

Refer to Asset 13.

Include:

- acceptances of the institution purchased and resold;
- acceptances of the institution that have not been purchased.

Exclude:

- acceptances of the institution that have been purchased and held by the institution. Report these under Asset 11(h).

**L 7 Liabilities of Subsidiaries, Other Than Deposits**

(a) Call and Other Short Loans Payable

Include:

- call and other short loans payable secured by securities which, when made, were payable on call or within 90 days;
- sight drafts with securities attached;
- daylight overdrafts outstanding.

(b) Other

Include:

- bonds, debentures and other similar forms of debt instruments;
- liabilities of subsidiaries not included elsewhere (see general instructions to liabilities section).

**L 8 Insurance-Related Liabilities**

(a) Actuarial Liabilities

(i) Insurance

Include:

- actuarial liabilities related to insurance products of subsidiary companies.

(ii) Annuities

Include:

- actuarial liabilities related to annuity products of subsidiary companies.

(b) Deferred Gains on Disposal of Portfolio Investments

Include:

- deferred gains or losses on disposal of portfolio investments (also referred to as adjustment in respect of unamortized gains or losses on investments) if the net balance is a credit.

(c) Other

Include:

- other insurance-related liabilities not reported elsewhere, including provisions for policyholder dividends and provisions for Experience Rating Refunds.

**L 9 Other Liabilities**

(a) Accrued Interest

Include:

- accrued interest on deposits (Liabilities 1, 2 and 3);
- accrued interest on subordinated debt (Liability 11);
- accrued interest on other liabilities as appropriate (Liability 9).

Other instructions:

Accrue interest to date on deposit liabilities on a monthly basis or accrue to the most recent quarter-end of the financial year, provided that the institution follows a consistent policy in this regard. The appropriate rate to be used when accruing interest on deposit instruments should be the effective rate if outstanding to maturity.

(b) Mortgages and Loans Payable

(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 Section 3860 of the CICA Handbook), deferred unrealized gains relating to reserves for credit and market risks and administration costs etc., deferred gains on hedging instruments, 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)).

- (h) Due to 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 3860.34; 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 to head office, other branches of the same bank and related Canadian regulated financial institutions.

Other Instructions:

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

The sum of the amounts reported on liability memo item lines 4(a)(i), (ii) and (iii) must equal the total amount reported in liability 9(h).

- (i) Other

Include:

- foreign note circulation outstanding;
- dividends accrued and payable and estimated accrual-to-date of the dividend for the current quarter;
- contributions of institution and staff payable to Unemployment Insurance Fund;
- unamortized premiums on subordinated debt outstanding;
- income taxes withheld from staff salaries, directors' fees, dividends, etc.;
- estimated accrual-to-date of contributions, current and arrears, payable to the pension fund **and other termination benefits** for the current year;
- interim net profit or loss of financial period if it has not yet been debited or credited to retained earnings;
- gold and silver certificates;
- capital leases;
- allowance for impairment applicable to off-balance sheet items;
- accrued expenses and salaries and accounts payable;
- liability for assets sold with recourse;
- **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.**

**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:

Report all amounts at par.

Unamortized discounts, if any, are to be reported under Asset 16.

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

**L 12 Shareholders' Equity**

(a) Preferred Shares

Include:

- preferred shares issued by the institution.

(b) Common Shares

Include:

- common shares issued by the institution.

(c) Contributed Surplus

Include:

- premium on issues of shares less any payments of premium on redemption;
- capital contributions by shareholders without the issuance of shares.

(d) Retained Earnings

Include:

- interim profit (loss) not less frequently than at the end of each financial quarter.

Note: Do not report foreign currency split for retained earnings. The entire balance of the amount is deemed to be Canadian currency.

**(e) Foreign Currency Translation Adjustments**

Include:

- cumulative foreign currency translation

**MEMO ITEMS**

- (1) Gold/silver Certificates Included in Other Liabilities

Include:

- the total amount of gold/silver and other precious metals certificates and deposits from other financial institutions included in Liability 9 - Other Liabilities.

- (2) Allowance for Impairment on Off-Balance Sheet Items Included in Other Liabilities

Include:

- the total amount of allowances for impairment, individual and other, on off-balance sheet items included in Liability 9.

- (3) Electronic Cash Cards included in cheques and other items in transit

Include:

- the total amount of electronic cash cards included in Liability 4 - Cheques and Other Items In Transit (Net). If the net transit figure is reported as a debit (Asset 6) report the appropriate credit balance for electronic cash cards.

- (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

Include:

- all amounts due to Head Office and other branches of the same bank included in liability 9(h).

- (ii) Related Canadian regulated deposit-taking institutions

Include:

- all amounts due to related Canadian regulated Deposit-Taking Institutions included in liability 9(h).

- (iii) Related Canadian regulated financial institutions

Include:

- all amounts due from related Canadian regulated Financial Institutions included in liability 9(h).