

Manual of Reporting Forms and Instructions for Deposit-Taking Institutions

AMENDMENT CONTROL LOG

Regional Distribution of **Selected** Assets and Liabilities

Amendment Number	Effective Reporting Date	Page Number	Description
Please note that as of November 2002, all changes are highlighted			
1	Q1 1998	After 20	<u>Delete:</u> ♦ “Cross Revenue of Loans” schedule for reporting periods before December 1994.
2	Q1 1999	6	<u>Change:</u> ♦ The lines for notice deposits were changed. This correction applies only to page 6.
3	Q1 2000	1	<u>Add:</u> ♦ Section 600 of the Bank Act (applies to Foreign Bank Branches) <u>Change:</u> ♦ Section 523 of the Bank Act is now Section 628 ♦ The Bank of Canada Review is now called: Bank of Canada Banking and Financial Statistics
		2 - 8	<u>Add:</u> ♦ Nunavut Territory
4	Q1 2002	8	<u>Add:</u> ♦ General Allocation Rule (g) for the reporting of internet banking.
5	Q1 2004	9 - 15	<u>Add:</u> ♦ For business done via the internet, allocate by address of the customer
6	Q1 2005	6	<u>Add:</u> ♦ Foreign Currency Translation Adjustments
7	Q1 2006	1	<u>Add:</u> ♦ Section 24 of the Bank of Canada Act <u>Change:</u> ♦ Contact Agency to Bank of Canada
8	Q1 2007	2, 6, 8, 15	<u>Delete:</u> ♦ “net” from Cheques and other items in transit
		6	<u>Change:</u> ♦ Foreign currency translation adjustments to Accumulated other comprehensive income (loss)
		8, 15	<u>Change:</u> ♦ Instructions under Cheques and other items in transit
9	Q1 2009	1 to 9	Significant changes were made to these instructions due to Data Rationalization. Please note that the copy of the return template has been deleted from these instructions and has been posted as a separate item on OSFI’s website.

REGIONAL DISTRIBUTION OF **SELECTED ASSETS AND LIABILITIES**

PURPOSE

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

STATUTORY

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

APPLICATION

This return applies to all deposit-taking institutions.

PUBLICATION

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

FREQUENCY

Quarterly - calendar.

CONTACT PERSON

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

REPORTING DATES

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

CONTACT AGENCY

Bank of Canada.

GENERAL INSTRUCTIONS

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

The total of the amounts **reported** must equal the applicable asset or liability category shown on the balance sheet.

General Allocation Rules:

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

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

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

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

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

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

Balances are to be distributed as follows:

SELECTED ASSETS

A 1 Bank notes and other coin

By location of the branch where assets are held.

A 2 Securities issued or guaranteed by a Canadian province

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

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

A 3 Securities issued or guaranteed by a Canadian municipal or school corporation

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

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

A 4 Other securities

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

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

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

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

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

A 5 Non-mortgage loans

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

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

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

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

(c) Lease receivables

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

(d) To individuals for non-business purposes

(i) Personal loan plans

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

(ii) Credit card

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

(iii) Other

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

(e) To individuals and others for business purposes

Note: report all "own acceptances purchased" under **asset item 5(e)(iv) of this return**.

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

- (A) **Less than \$500K**
- (B) **\$500K to \$5M**
- (C) **Over \$5M**

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

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

(ii) Canadian agricultural loans

(iii) Other loans for business purposes

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

(iv) Own acceptances purchased

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

A 6 Mortgages

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

To be allocated by location of the mortgaged property.

A7 Customers liabilities under acceptances

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

Allocation is to be in agreement with liability **item 3 on this return**.

A 8 Land, buildings, and equipment, less accumulated depreciation

To be allocated by the location of the property.

Memo Items

Asset amounts included in the above vis-à-vis non-residents, booked in Canada (collected for Statistics Canada):

These memo items relate to exports of banking services as assets are analogous to exports. According to Rule (b) in the General Allocation Rules on page 2, "Any reported assets and liabilities of non-residents booked in Canada are to be allocated to the international column unless stated otherwise." The amounts where this rule is used will generally have a province if they are booked at a bank branch in Canada. In the case of Canadian residents, often the province that booked the asset or liability is used (e.g., the location of the bank branch), or the location of the mortgaged property. Statistics Canada needs the same treatment given to the non-resident balances as well. The memo items are related specifically to the total amounts allocated to International under Rule (b) in the main body of the return. Statistics Canada requires where there are items vis-à-vis non-residents that do have a provincial distribution, such as deposits accounts and loans booked at bank branches in Canada, they be given the same provincial allocation method that is used for residents of Canada.

SELECTED LIABILITIES

L 1 Demand and notice deposits

(a) Provinces

To be allocated by creditor province regardless of where booked.

(b) Municipalities

To be allocated by creditor province regardless of where booked.

(c) Individuals

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

(A) Tax-sheltered

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

(B) Other

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

(d) Others

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

L 2 Fixed-term deposits

(a) Provinces

To be allocated by creditor province regardless of where booked.

(b) Municipalities

To be allocated by creditor province regardless of where booked.

(c) Individuals

(i) Tax-sheltered

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

(ii) Other

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

(d) Others

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

L 3 Acceptances

Acceptances relating to residents to be allocated by location of the branch where liability is recorded. Allocation is to be in agreement with **asset item 7 on this return**. For business done via the internet, allocate by address of the customer.

L 4 Liabilities of subsidiaries, other than deposits

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

L 5 Non-controlling interests in subsidiaries

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

Memo Items

Liability amounts included in the above vis-à-vis non-residents, booked in Canada (collected for Statistics Canada):

These memo items relate to imports of banking services as liabilities are analogous to imports. According to Rule (b) in the General Allocation Rules on page 2, "Any reported assets and liabilities of non-residents booked in Canada are to be allocated to the international column unless stated otherwise." The amounts where this rule is used will generally have a province if they are booked at a bank branch in Canada. In the case of Canadian residents, often the province that booked the liability is used (e.g., the location of the bank branch. Statistics Canada needs the same treatment given to the non-resident balances as well. The memo items are related specifically to the total amounts allocated to International under Rule (b) in the main body of the return. Statistics Canada requires where there are items vis-à-vis non-residents that do have a provincial distribution, such as deposits accounts and loans booked at bank branches in Canada, they be given the same provincial allocation method that is used for residents of Canada.

APPLICABLE TO THE REPORTING PERIODS DECEMBER 31, 1994 AND THEREAFTER	
CROSS REFERENCE OF LOANS	
Return of Assets and Liabilities Distributed by Region Balance Sheet - Asset 5	Non-Mortgage Loan Report Classified by Institutional Sector
5 (a) Call and other Short Loans to Investment Dealers and Brokers, secured	1 (a) Call and Other Short Loans to Investment Dealers and Brokers, secured
5 (b) Loans to Canadian federal government, provinces, municipalities or school corporations	2 (a), (b) and (c) Canadian governments
5 (c) Lease Receivables	4 Lease receivables
5 (d) Loans to individuals for non-business purposes	
(i) Personal loan plan	Loans made under a personal loan plan and included in item 5
(ii) Credit Card	5 (c) Credit Card balances
(iii) Other	5 (a) Loans to purchase or carry (i) Tax-sheltered plans (ii) Securities 5 (b) Loans to purchase consumer goods and other personal services (i) Private passenger vehicles (ii) Mobile homes (iii) Renovation of residential property (iv) Other 9 Loans by Securities Subsidiary (a) To Individuals for Non-business Purposes Less: Loans made under a personal loan plan

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