Autorité des marchés financiers

October 2026

Disclosures and Requirements Guide

Trust Companies and Savings Companies

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Disclosures and documents required for trust companies and savings companies authorized to carry on business in Québec

Pursuant to the provisions of the *Trust Companies and Savings Companies Act* and the *Deposit Institutions and Deposit Protection Act*[1], you are required to prepare and submit the documents and information specified in the format set out in the tables below.

The disclosures and requirements are presented according to the company charter:

- Table 1 – Québec-chartered companies
- Table 2 – Companies with a Canadian charter or companies chartered in another province

Visit the website to access the forms, instructions, and guides for the required disclosures at the following link:

https://lautorite.qc.ca/en/professionals/deposit-institutions-and-trust-companies/disclosures

Electronic transfer of financial data and other documents

Electronic filing through the Autorité des marchés financiers (AMF) E-Services is mandatory for the submission of all documents. All disclosures are available in your online account, under your *Client file* and *Disclosure schedule*.

The *Disclosure Transfer Guide* explains the procedure for filing documents through the AMF E-Services. It is available on the AMF website link mentioned above.

The complete signed versions of the documents must be retained at the company's office for review by the AMF, where applicable. We remind you that each authorized company is responsible for ensuring that the AMF receives the required documents and information by the prescribed deadlines.

Administrative monetary penalties

Administrative monetary penalties may be imposed on an authorized company if it fails to submit the required documents or information to the AMF, if the documents or information are incomplete or are not submitted by the prescribed deadline, or if the company refuses to provide them or grant the AMF access to them, in accordance with article 280 and following articles of the *Trust Companies and Savings Companies Act*.

[1] Trust Companies and Savings Companies Act ; Deposit Institutions and Deposit Protection Act

Table 1

Québec-Chartered Companies

Required Disclosures and Documents	Format	Deadline	Links and References
1. Annual Financial Statement		60 days after fiscal year-end	TCSC Forms
AMF Annual Statement (charter other than Québec)	Excel	•	Annual Statement form
AMF Annual Statement signed by **two directors**	PDF	•	
Auditor's report on the Annual Statement [1]	PDF	•	
BCAR (form associated with the capital standard)	Excel	•	Other form [2]
BCAR signed by **the designated representative**	PDF	•	
Leverage Ratio Return [3]	Excel	•	Other form [2]
Audited consolidated financial statements of the company and its subsidiaries	PDF	•	
Corporate organization chart	PDF	•	
External auditor's opinion — capital ratios [4]	PDF	90 days after fiscal year-end	
Internal auditor's opinion — capital ratios	PDF	90 days after fiscal year-end	Once every three years
2. Semi-Annual Financial Statement		45 days after 1st semester	TCSC Forms
AMF Semi-Annual Statement	Excel	•	Interim Statement
AMF Semi-Annual Statement signed by **two officers**	PDF	•	
BCAR (applicable capital standard form) [3]	Excel	•	Other form [2]
BCAR signed by **the designated representative**	PDF	•	
Leverage Ratio Return [3]	Excel	•	Other form [2]

3. Liquidity Disclosure		14 days after month-end	TCSC Forms
Liquidity Coverage Ratio (LCR) [3]	Excel	•	Other form [2]
Liquidity Ratio (Simplified NCCF) [3]	Excel	•	Other form [2]
Net Stable Funding Ratio (NSFR) [3]	Excel	14 days after quarter-end	Other form [2]
Liquidity Ratio (Cash Flow Statement) [3]	Excel	•	Other form [2]
Liquidity Disclosure Transmission Form [5]	Excel	•	Liquidity transmission form
External auditor's opinion — liquidity disclosure [4]	PDF	90 days after fiscal year-end	
Internal auditor's opinion — liquidity disclosure	PDF	90 days after fiscal year-end	Once every three years
4. Annual Climate Risk Disclosure	Excel	180 days after fiscal year-end	TCSC Forms; Instructions
5. Annual Statement on Market Conduct (January to December reporting period)	Excel	May 1st	TCSC Forms
6. Annual Complaints Report Disclosure	Online	May 1st	AMF E-services
7. Annual Business Information Disclosure	On-line	1er avril	AMF E-services
8. Annual Declaration of Guaranteed Deposits (as at April 30)	Excel/ PDF	15 juillet	Information and guide

NOTES:

1. The Annual Statement must be submitted to the AMF accompanied by the auditor's report on the agreement of data from Schedules 100 to 600 with that of the audited financial statements. This report is separate from the opinion of the audited financial statements.
2. Independent practitioner's reasonable assurance report on an explicit written statement by the Company concerning sound and prudent management practices and internal controls relating to the administration and custody of property administered for others (Reference: Canadian Standard on Assurance Engagements 3000).

Table 2

Companies with a Canadian Charter or charter from another province

Required Disclosures and Documents	Format	Deadline	Links and References
1. Annual Financial Statement		60 days after fiscal year-end	TCSC Forms
AMF Annual Statement (charter other than Québec)	Excel	•	Annual Statement form
AMF Annual Statement signed by **two directors**	PDF	•	
Auditor's report on the Annual Statement [1]	PDF	•	
BCAR (form associated with the capital standard)	Excel	•	Other form [2]
BCAR signed by **the designated representative**	PDF	•	
Leverage Ratio Return [3]	Excel	•	Other form [2]
Audited consolidated financial statements of the company and its subsidiaries	PDF	•	
Corporate organization chart	PDF	•	
External auditor's opinion — capital ratios [4]	PDF	90 days after fiscal year-end	
Internal auditor's opinion — capital ratios	PDF	90 days after fiscal year-end	Once every three years
2. Semi-Annual Financial Statement		45 days after 1st semester	TCSC Forms
AMF Semi-Annual Statement	Excel	•	Interim Statement
AMF Semi-Annual Statement signed by **two officers**	PDF	•	
BCAR (applicable capital standard form) [3]	Excel	•	Other form [2]
BCAR signed by **the designated representative**	PDF	•	
Leverage Ratio Return [3]	Excel	•	Other form [2]

3. Liquidity Disclosure		14 days after month-end	TCSC Forms
Liquidity Coverage Ratio (LCR) [3]	Excel	•	Other form [2]
Liquidity Ratio (Simplified NCCF) [3]	Excel	•	Other form [2]
Net Stable Funding Ratio (NSFR) [3]	Excel	14 days after quarter-end	Other form [2]
Liquidity Ratio (Cash Flow Statement) [3]	Excel	•	Other form [2]
Liquidity Disclosure Transmission Form [5]	Excel	•	Liquidity transmission form
External auditor's opinion — liquidity disclosure [4]	PDF	90 days after fiscal year-end	
Internal auditor's opinion — liquidity disclosure	PDF	90 days after fiscal year-end	Once every three years
4. Annual Climate Risk Disclosures	Excel	180 days after fiscal year-end	TCSC Forms; Instructions
5. Annual Statement on Market Conduct (January to December reporting period)	Excel	May 1st	TCSC Forms
6. Annual Complaints Report Disclosure	Online	May 1st	AMF E-services
7. Annual Business Information Disclosure	Online	April 1st	AMF E-services
8. Annual Declaration of Guaranteed Deposits (as at April 30)	Excel /PDF	July 15th	Information, forms and guide

NOTES:

1. The Annual Statement must be submitted to the AMF together with the auditor's report on the agreement of data from Schedules 100 to 600 of the return with those of the audited financial statements. This report is separate from the opinion presented in the financial statements audited.
2. The AMF forms (TCSC Forms) are required when submitting your documents. However, you may submit copies of forms completed to meet equivalent requirements of a regulator other than the AMF, including applicable auditor certification requirements.
3. The required liquidity, leverage and capital disclosures depend on the categorization of small and medium-sized deposit-taking institutions (SMSBs), as set out in the liquidity adequacy and capital adequacy guidelines.
4. Certifications relating to liquidity ratios and capital ratios depend on the categorization of small and medium-sized deposit-taking institutions (SMSBs), as set out in the liquidity adequacy and capital adequacy guidelines.
5. This form is mandatory with each liquidity disclosure to enable submission of the applicable liquidity forms.