



**AUTORITÉ  
DES MARCHÉS  
FINANCIERS**

## **Annual and Semi-annual Reporting Instructions**

**Trust Companies  
Savings Companies**

October 2020

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## TABLE OF CONTENTS

<b>1. General Information</b>	<b>4</b>
<b>2. Form Features</b>	<b>5</b>
File Structure	5
<b>3. Legend</b>	<b>6</b>
Input Format	6
General Functions	6
<b>4. General Instructions</b>	<b>7</b>
Consolidated Financial Reporting	7
Deconsolidated Spreadsheet	7
Generally Accepted Accounting Principles	7
Audits	7
Amendments	8
Automatic Carryover	8
<b>5. Schedules Instructions</b>	<b>9</b>
Identification	9
Schedule 100 Consolidated Balance Sheet	9
Schedule 300 Consolidated Statement of Income	14
Schedule 1000 Cash, Deposits and Short Term Securities	20
Schedule 1100 Securities	20
Schedule 1100.1 Credit Ratings – Securities	21
Schedule 1200 Loan Summary	21
Schedule 1210 Mortgage Loans	22
Schedule 1210.1 Summary of Mortgage Loans by Amount	25
Schedule 1210.2 Mortgage Loan Characteristics	26
Schedule 1250 Commercial Loans	26
Schedule 1250.1 Summary of Commercial Loans by Amount	29
Schedule 1280 Financial Institutions and Institutional Loans by Amount	30
Schedule 1280.1 Summary of Financial Institutions and Institutional by Amount	31
Schedule 1296 Credit Ratings –Loans	32
Schedule 1297 List of Loans to Associated Persons	32
Schedule 1297.1 List of Loans to Restricted Parties	32
Schedule 1298 List of the 25 Largest Loans	34
Schedule 1400 Investments in Subsidiaries	36
Schedule 1410 Loans and Advances to Subsidiaries	36
Schedule 1500 Investments in Associates and Joint Ventures	37
Schedule 1610.2 Derivative Financial Instrument Credit Ratings	37
Schedule 1625 Investment Property	38

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Schedule 1665	Other Assets .....	38
Schedule 2000	Deposit Portfolio.....	39
Schedule 2000.1	Summary of Deposits and Certificates by Amount.....	39
Schedule 2000.2	List of the 25 Largest Depositors .....	39
Schedule 2000.3	Deposits Issued Through Brokers .....	40
Schedule 2100	Mortgages.....	40
Schedule 2110	Other Non-Subordinated Debt.....	40
Schedule 2345	Other Liabilities .....	41
Schedule 2400	Loans and Subordinated Indebtedness .....	41
Schedule 2680	Capital Stock.....	41
Schedule 2680.1	Resident Shareholders.....	41
Schedule 2680.2	Non-resident Shareholders .....	41
Schedule 3510	Management and Administration Revenues for Estate, Trust and Agency Activities .....	42
Schedule 4010	Commitments.....	43
Schedule 4045	Summary of Assets under Management / Assets under Administration by Product / Service Activity.....	44
Schedule 4050	Maturities and Interest Rate Matching.....	46
Schedule 4060	Deposits and Loans, Estates, Trusts and agencies Distribution by Province / Territory .....	47
Schedule 4070	Branches and Regional Offices by Province.....	48
Schedule 4080	Statement of Gross Revenue Earned in Québec for Assessment Purposes.....	48
Schedule 4090	Regulatory Ratios.....	48

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## 1. General Information

These instructions are intended to assist trust companies subject to the *Trust companies and savings companies act, CQLR, c. S-29.02 (TCSCA)* and savings companies subject to the *Deposit institutions and deposit protection act, CQLR, c. I-32.2.2 (DIDPA)* in preparing their annual and semi-annual statements to the *Autorité des marchés financiers* (the “AMF”).

The purpose of these instructions is to facilitate understanding of the forms. They do not supersede or override any provisions or requirements under the Act.

In corresponding and communicating with regulated institutions, the AMF must, at all times, ensure that it complies with the *Charter of the French Language* and government policy regarding the use and quality of French. Accordingly, the AMF provides its regulated institutions with regulatory filings in French and approves the forms they are required to submit. However, to assist with comprehension, the AMF permits institutions whose head offices are outside of Québec to use the English versions of these forms, in compliance with the Act. Institutions whose head offices are in Québec are required to file the French version of the forms.

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## 2. Form Features

### File Structure



#### Dark Blue Tabs

These include Identification, Table of Contents and Certification pages.



#### Yellow Tabs

The balance sheet, statement of income, statement of comprehensive income, statement of changes in equity and cash flow statement are presented in Schedules 100 to 600.



#### Green Tabs

Schedules 1000 to 1665 detail balance sheet assets.



#### Salmon Tabs

Schedules 2000 to 2680.2 detail balance sheet liabilities and shareholders' equity.



#### Blue Tabs

Schedules 3510 and 3765 detail income and expense items related to the consolidated statement of income.



#### Orange Tabs

Schedules 4010 to 4095 contain additional financial information.



#### Red Tab

Schedule 5010 contains additional corporate information.



#### Light Blue Tab




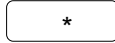
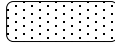

These locked tabs include rules intended to:

- verify the accuracy of totals
- confirm data consistency



The default value of cells in the Results column of this tab equals 0 unless a consistency error is detected between schedules, in which case the erroneous schedule should be corrected before it is submitted to the AMF.


### 3. Legend

-  Unlocked cell - Data entry
-  Locked cell - Data previously entered in a linked schedule
-  Locked cell – Formulas
-  Locked cell – Required entry in adjacent cell
-  Locked cell - Empty
-  Updates

### Input Format

<b>Date</b>	Date must be entered in text format: Decembre 31, 2019
<b>NEQ</b>	10-digit Québec Enterprise Number
<b>Telephone</b>	Telephone number including area code, without hyphens (e.g., 4185250337)
<b>\$</b>	Monetary data must be in thousands of dollars. Only the decimal point on the numeric keypad and the comma can be used to round numbers to the nearest whole numbers.
<b>%</b>	Only the decimal point on the numeric keypad can be used to round percentages to two decimal places.

### General Functions

<u>1000</u>	<p>Underlined items are <b>hyperlinks</b>.</p> <ul style="list-style-type: none"> <li>• Hover the mouse over the hyperlink to display the linked information.</li> <li>• Click on the hyperlink to access the linked schedule.</li> <li>• Right-click to access cell content.</li> </ul>
	Return to Table of Contents

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## 4. General Instructions

### Consolidated Financial Reporting

The company must submit financial data on a consolidated basis. Data for certain subsidiaries must be reported under the equity method.

Refer to the *Capital Adequacy Requirements Guideline* to determine which subsidiaries must be deconsolidated for annual statement purposes.

### Deconsolidated Spreadsheet

If the scope of consolidation for the annual statement and the audited financial statements differs, you must provide the AMF with a deconsolidation spreadsheet.

### Generally Accepted Accounting Principles

Unless otherwise indicated, all amounts in Schedules 100 to 600 must be reported in accordance with Canadian generally accepted accounting principles with the exception when data for certain subsidiaries must be reported under the equity method as requested by the Capital Management Guideline and comparative figures are not disclosed.



The Form will be comparative starting from the fiscal year 2020.

### Comparative information

Comparative information in the annual statement refer to:

- **Schedule 100:** data as at the previous year end.
- **Schedule 300, 400 et 500:** data for the previous year.

Comparative information in the interim statement refer to:

- **Schedule 100:** data as at the end of the same interim period of the previous year.
- **Schedule 300, 400 et 500:** data for the same interim period of the previous year.

### Audits

Under sections 96 of the TCSCA and 28.59 of the DIDPA, every Québec company must have its books and accounts audited every year by an auditor. In addition, every company must prepare, each year, on the form provided by the AMF, a statement of the position of its affairs to the date of the close of its last fiscal period. This statement must be transmitted, with the auditor's report on the tabs 100 to 600 of the statement, to the AMF within two months of the date of the close of the company's last fiscal period.

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The Canadian Auditing Standards (CASs) in the 100-700 series apply to an audit of financial statements and are to be adapted as necessary in the circumstances when applied to audits of other historical financial information.

### **Amendments**

If annual or semi-annual statement data were amended after they were transmitted electronically to the AMF, you can re-file the amended statement as long as it appears in the disclosure schedule in E-Services. Otherwise, please notify the AMF by e-mail at [soc.divulgations@lautorite.qc.ca](mailto:soc.divulgations@lautorite.qc.ca) so that we can inform you of the re-filing procedure.

### **Automatic Carryover**

The pages of the balance sheet and the statement of income contain shaded cells. In these cases, you must complete the corresponding schedules first. The data will be automatically carried over.



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## 5. Schedules Instructions

Instructions are provided for selected schedules only.

### Identification

Line	Instruction
Format	Select the appropriate format: consolidated or non-consolidated.
010	Provide the Québec Enterprise Number (NEQ) as assigned in the <i>Registre des entreprises</i> (Enterprise Register).

### Schedule 100 Consolidated Balance Sheet

Line	Instructions
1000	<p><b>Cash, Deposits and Short-Term Securities</b></p> <p>Cash includes Canadian coin on hand and in transit as well as foreign coin held in Canada and elsewhere.</p> <p>Deposits include savings and current accounts.</p> <p>Include only those deposit accounts with a positive balance. Accounts with a negative balance should be classified for reporting purposes as “Other loans” and reported on Line 2110 in the “Liabilities” section on the Balance Sheet.</p> <p>Short-Term Securities include Treasury Bills, Bankers Acceptances, Term Deposits and Bank of Canada notes on hand and in transit as well as foreign currency notes.</p>
1120	<p><b>Bonds and Debentures: Government – Federal, Provincial and Municipal</b></p> <p>Enter the balance sheet value of all bonds and debentures of or guaranteed by the government of Canada or a province, or a municipal corporation in Canada. Include NHA mortgage-backed securities (<i>National Housing Act</i>).</p>
1130	<p><b>Bonds and Debentures: Government – Foreign</b></p> <p>Enter the balance sheet value of all bonds and debentures of or guaranteed by the government of any country or agency of such government.</p>
1140	<p><b>Bonds and Debentures: Corporate – Canadian</b></p> <p>Enter the balance sheet value of all Canadian corporate bonds and debentures including commercial paper.</p>
1160	<p><b>Common and Preferred Shares</b></p> <p>Include rights, options and warrants relating to common and preferred shares.</p>

## Schedule 100 Consolidated Balance Sheet

Line	Instructions
1170	<p><b>Asset-backed Securities</b></p> <p>Report the balance sheet value of debt or equity instruments from securitization.</p> <p>Include NHA mortgage-backed securities on Line 1120.</p>
1180	<p><b>Other Investments</b></p> <p>Include non-marketable bonds, debentures, common and preferred shares and other types of investments that cannot be reported on Lines 1120 to 1170. Include premiums paid for options, forward contracts and investments.</p>
1188	<p><b>Provision for Credit Losses</b></p> <p>Enter a positive amount.</p>
1190	<p><b>Securities Borrowed or Purchased under Reverse Repurchase Agreements</b></p> <p>Include all transactions whereby one party sells securities to another while committing to repurchase the securities at a specified date. The securities do not change hands and the resulting transaction is similar to a short-term loan.</p>
1210	<p><b>Mortgages – Insured Residential</b></p> <p>Include only residential mortgage loans insured by the government of Canada or a province, or an agency thereof, or any insurer licensed to carry on business in Canada.</p>
1240	<p><b>Loans – Consumer</b></p> <p>Consumer loans are those amounts actually disbursed and still outstanding:</p> <ul style="list-style-type: none"> <li>• Personal loans, whether originated or purchased, secured or unsecured Do not include leasing contracts made on personal-use property</li> <li>• Loans which are secured by collateral on personal property, including movable property which has not become a fixture or improvement for the benefit of real property</li> <li>• Loans that are partly secured by the pledge or assignment of the borrower's deposits or other credits with the lending company</li> <li>• Closed-end loans to finance motor vehicles for personal use</li> <li>• Credit extended in connection with credit cards</li> <li>• Overdrafts and lines of credit</li> </ul>

## Schedule 100 Consolidated Balance Sheet

Line	Instructions
1250	<p><b>Loans - Commercial</b></p> <p>Enter the total unpaid balance of all loans to individual or corporate clients for commercial purposes secured by either a fixed or floating charge on assets, whether repayable on demand or at a specific future date.</p> <p>Commercial loans do not include investments in widely held securities or collateral loans (see Line 1270).</p>
1260	<p><b>Leasing</b></p> <p>Enter the total amount of lease contracts receivable in respect of property used for personal or commercial purposes. The balance should include:</p> <ul style="list-style-type: none"> <li>• the aggregate rentals due under the lease less any executory costs and related profit;</li> <li>• plus any unguaranteed portion of residual value;</li> <li>• minus unearned financial income that must be deferred over the term of the lease.</li> </ul>
1270	<p><b>Loans – Collateral</b></p> <p>Enter the total amount of any loan including a loan for a commercial purpose fully secured by the following classes of security: Government bonds, other bonds or notes, stocks, deposits and certificates of the company, or other security of an equivalent nature for which a market value is readily attainable.</p> <p>Include brokers' call loans secured by negotiable security.</p>
1280	<p><b>Loans – Financial Institutions and Public Administrations</b></p> <p>Include loans made to a government, government agency or to any corporation whose activities include offering public or community services, such as a municipal corporation, school board, hospital, church or institution affiliated with the social affairs or education network.</p>
1285	<p><b>Foreclosed Real Estate</b></p> <p>Include all foreclosed real estate held for resale.</p>
1288	<p><b>Provision for Credit Losses</b></p> <p>Enter a positive number.</p>

## Schedule 100 Consolidated Balance Sheet

Line	Instructions
1400	<p><b>Loans to and Investments in Subsidiaries - Equity in Subsidiaries</b></p> <p>Enter the total amount of investments in the deconsolidated subsidiaries accounted for using the equity method.</p>
1495	<p><b>Provision for Credit Losses</b></p> <p>Enter a positive amount.</p>
1625	<p><b>Investment Properties</b></p> <p>Include all real estate that meets the definition of investment property as per IAS 40 <i>Investment Property</i>, except those that are reported on Line 1620.</p>
1628	<p><b>Provision for Accumulated Impairment Losses</b></p> <p>Enter a positive number.</p>
1630	<p><b>Property and Equipment</b></p> <p>Include all improvements to leased quarters and the capitalized cost of any building erected upon or other improvements made to leased land for the use of the company.</p> <p>Include the right-of-use assets,</p> <p>Also report all furniture and fixtures, computer hardware and software, and vehicles owned by the company. Own use buildings must be reported on Line 1620.</p>
1660	<p><b>Prepaid and Deferred Charges</b></p> <p>Enter the total amount of prepaid and deferred charges including debt discount and expense, deferred foreign exchange losses, organization expense or deferred development costs.</p>
1665	<p><b>Other Assets</b></p> <p>Include all assets not reported on other lines.</p> <p>Provide details in Schedule 1665 if this balance exceeds 5% of the asset. If the amount on Line 1665 is lower than 5% of the assets, report the total amount on one line in Schedule 1665.</p>

## Schedule 100 Consolidated Balance Sheet

Line	Instructions
<b>2000 to 2020</b>	<b>Deposits</b> In the appropriate deposit category, report subsidiaries' liabilities that are similar in nature and characteristics to the institution's deposit liabilities.
<b>2010</b>	<b>Deposits – Corporations and governments</b> Include demand deposits and notices from corporations, federal, provincial and municipal governments and school corporations.
<b>2020</b>	<b>Deposit Taking institutions</b> Include Canadian and foreign deposits from deposit-taking institutions and from the Bank of Canada.
<b>2100</b>	<b>Mortgage Loans</b> Enter the total amount of real estate mortgages payable reported on Lines 1285, 1620 and 1625.
<b>2110</b>	<b>Other Loans</b> Enter all cash positions and company bank accounts that are overdrawn (debit position) (see Line 1000).
<b>2305</b>	<b>Obligations Related to Borrowed Securities</b> Enter the total amount of liabilities related to borrowed securities sold short that represents the reporting institution's obligation to deliver securities that are not owned at the time of sale.
<b>2310</b>	<b>Obligations Related to Assets Sold Under Repurchase Agreements</b> Report the liability position of securities sold under repurchase agreements whereby the reporting institution sells its own securities and simultaneously commits to repurchase the said securities at a specified price and at a future date. The ownership of the security does not change as it is accounted for as a short-term financing operation.
<b>2345</b>	<b>Other Liabilities</b> Enter the total amount of liabilities not included on previous lines. Include the lease liabilities.  If the total of Line 2345 does not exceed 5% of liabilities, enter the amount on one line in Schedule 2345.

## Schedule 100 Consolidated Balance Sheet

Line	Instructions
2350	<p><b>Deferred Income</b></p> <p>Enter the total amount of:</p> <ul style="list-style-type: none"> <li>• Deferred fees, commissions and other revenues</li> <li>• Deferred servicing fee income on mortgage-backed securities and other securitized assets</li> <li>• Unearned safety deposit box rentals and safekeeping charges</li> <li>• Other unearned income, except pre-computed interest on loans</li> </ul>
2400	<p><b>Subordinated Debt</b></p> <p>Enter the company's total indebtedness by way of subordinated notes, the terms of which provides that, in the event of insolvency or winding up of the company, they will be subordinate in right of payment to all other indebtedness of the company.</p>
2725	<p><b>Contributed Surplus</b></p> <p>The contributed surplus includes the share capital contributed or transferred by shareholders including capital contributions and any amount received for common stock in excess of par or stated value or nominal value.</p> <p>This line includes premiums paid to issue share capital, from the issuance of capital without par value where the proceeds were not accounted for as issued share capital, the proceeds from shares bought back by the treasury and any gain resulting from the purchase of share capital that results from the conversion of share capital at a value less than the value recorded initially at the time of issuance of the share capital.</p>

## Schedule 300 Consolidated Statement of Income

Line	Instructions
3000	<p><b>Interest Income – Cash, Deposits and Short-Term Securities</b></p> <p>Enter the amount of interest income earned during the year from demand and term deposits, treasury bills and bankers' acceptances (Schedule 100, Line 1000).</p>
3010	<p><b>Interest Income – Bonds and Debentures</b></p> <p>Enter the amount of interest income earned from bonds and debentures (Schedule 100, Lines 1120 to 1150).</p>
3020	<p><b>Interest Income – Mortgage Loans</b></p> <p>Enter the total amount of interest income earned from mortgage loans (Schedule 100, Lines 1210 to 1230).</p>

## Schedule 300 Consolidated Statement of Income

Line	Instructions
<b>3030</b>	<b>Interest Income – Commercial Loans</b> Enter the total interest income earned from commercial loans (Schedule 100, Line 1250).
<b>3040</b>	<b>Interest Income - Leasing</b> Enter the total interest income earned from leasing contracts (Schedule 100, Line 1260).
<b>3050</b>	<b>Interest Income – Consumer Loans</b> Enter the total interest income earned from consumer loans (Schedule 100, Line 1240).
<b>3060</b>	<b>Interest Income – Collateral Loans</b> Enter the total interest income earned from collateral loans (Schedule 100, Line 1270).
<b>3070</b>	<b>Interest Income – Financial Institutional and Public Administration Loans</b> Enter the total interest income earned from institutional loans (Schedule 100, Line 1280).
<b>3080</b>	<b>Interest Income – Other Interest Income</b> Enter the total interest income which is characterized as interest income earned from assets entered on Line 1170 “Asset-backed Securities”, on Line 1180 “Other Investments” and on Line 1190 “Reverse Repurchase Agreements” on the balance sheet.
<b>3100</b>	<b>Interest Expenses – Demand Deposits</b> Include all interest paid or accrued for deposit accounts (Schedule 100, Lines 2000 to 2020).
<b>3110</b>	<b>Interest Expenses – Term Deposits and Certificates</b> Include all interest paid or accrued on deposits and certificates including RRSPs/RRIFs and other registered plans (Schedule 100, Lines 2000 and 2020).
<b>3120</b>	<b>Interest Expenses – Subordinated Debt</b> Include all interest paid or accrued during the year on subordinated debt issued by the institution (Schedule 100, Line 2400).
<b>3130</b>	<b>Interest Expenses – Other Loans</b> Include all interest paid or accrued during the year on non-subordinated debt issued by the institution (Schedule 100, Line 2110).

## Schedule 300 Consolidated Statement of Income

Line	Instructions
3140	<p><b>Interest Expenses – Other Interest Expenses</b></p> <p>Include all interest paid or payable during the year on any other debt incurred to fund investment programs not included in Lines 3100 through 3130. Other interest expense does not include fees paid to deposit agents which will be included on Line 3765.</p> <p>Report in this item funding costs related to securities sold short program (Schedule 100, Line 2305) as well as the security portfolio purchased under a resale agreement (Schedule 100, Line 2310).</p>
3300	<p><b>Trading Income</b></p> <p>Certain jurisdictions may prohibit speculative transactions. Please consult the legislation or regulations to ensure this type of transaction is permitted.</p> <p>Enter the total amount of realized and unrealized gains (losses) on:</p> <ul style="list-style-type: none"> <li>• Held for trading financial instruments other than derivatives</li> <li>• Interest rate, equity, commodity and other derivative contracts held for trading purposes, including forward, futures, swap and options contracts</li> <li>• Foreign exchange contracts held for trading purposes, including forward, futures, swap and options contracts, and revaluation gains (losses) on spot trading positions</li> <li>• Gold and silver bullion and other precious metals held for trading purposes</li> <li>• Derivative contracts and other instruments used to hedge instruments held for trading purposes</li> <li>• Realized and unrealized gains (losses) on derivative instruments held for trading purposes include all revenues and expenses directly related to these instruments</li> </ul>
3450	<p><b>Earnings (Losses) from Associates and Joint Ventures</b></p> <p>Enter the company's share of associates' and joint ventures' earnings computed using the equity method of accounting.</p>



**Schedule 300 Consolidated Statement of Income**

Line	Instructions
3500	<p><b>Fees and Commissions – Administration Fees</b></p> <p>Enter the total of service charges and fees earned which result from the retail and commercial branch network. Do not report on this line revenues generated from credit and trust activities. In particular, report the following sources of revenue on this line:</p> <ul style="list-style-type: none"> <li>• Service charges on deposit accounts (retail and commercial)</li> <li>• Banking payment for clients and related services</li> <li>• Credit and debit card service fees</li> <li>• Fees earned on safe keeping facilities and rental income on safety deposit boxes amounts</li> <li>• Other income fees not previously itemized resulting from activities and services to the retail and commercial network of the reporting institution</li> </ul>
3505	<p><b>Fees and Commissions – Loan and Commitment Fees</b></p> <p>Enter the total of loan and commitment fees which result from credit activities. Report in this category the following items:</p> <ul style="list-style-type: none"> <li>• Standby, commitment and other loan fees</li> <li>• Income from the securitization of the institution’s balance sheet assets</li> <li>• Mortgage fees</li> <li>• Acceptance fees</li> <li>• Guarantees and letters of credit fees</li> <li>• Any other income fees not previously itemized resulting from credit activities and services to the retail and commercial network of the financial institution</li> </ul>

## Schedule 300 Consolidated Statement of Income

Line	Instructions
3510	<p><b>Fees and Commissions – Estates, trusts and agencies</b></p> <p>Enter all trust, fiduciary and agency fees and revenues that are earned in connection with services rendered to individuals and public and private entities, particularly the following services:</p> <ul style="list-style-type: none"> <li>• Advisory and administrative services related to estate planning, wills and personal trust account administration</li> <li>• Investment management and portfolio services (discretionary and non-discretionary)</li> <li>• Global custody and security portfolio safekeeping (custodial services)</li> <li>• Advisory and trust services related to registered public pension programs (RRSPs, RRIFs, etc.) and private pension plans and related savings plans (registered and non-registered)</li> <li>• Transfer agent and registrar related services</li> <li>• Mutual funds</li> <li>• Public and private corporate trustee services</li> <li>• Trust and escrow services related to pre-paid funeral plans</li> <li>• Securities lending</li> </ul>
3515	<p><b>Fees and Commissions – Real Estate Commissions (Net)</b></p> <p>Net fees and commissions earned by providing real estate services, both property management and brokerage related, are to be included on this line.</p>
3520	<p><b>Fees and Commissions – Management Fees</b></p> <p>Enter management fees including those paid by subsidiaries earned from the provision of management services other than amounts included in respect of estates, trusts and agencies on Line 3510.</p>
3525	<p><b>Fees and Commissions – Other</b></p> <p>Report in this item all revenues from stock brokerage activities and related services if the reporting company is authorized to offer these types of services.</p>
3555	<p><b>Earnings (Losses) from Non-consolidated subsidiary operations</b></p> <p>Enter the company's share of non-consolidated subsidiary earnings computed using the equity method of accounting.</p>

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**Schedule 300 Consolidated Statement of Income**

<b>Line</b>	<b>Instructions</b>
<b>3710</b>	<b>Salaries</b> Report all gross salaries, wages, bonuses, benefits or other compensation paid to officers and employees. Include the company's share of payroll taxes. Also include the cost of temporary staff provided by employment agencies.
<b>3720</b>	<b>Mortgage Expenses</b> Enter the mortgage interest expense on real estate held as reported on Lines 1285, 1620 and 1625.
<b>3740</b>	<b>Directors' Fees</b> Report all fees paid during the year to directors, advisory board members and members of committees for attendance at board and committee meetings.
<b>3750</b>	<b>Management Fees</b> Enter the total amount of all amounts paid to other entities in respect of management services.
<b>3765</b>	<b>Other Non-interest Expenses</b> Enter any hedge ineffectiveness.

## Schedule 1000 Cash, Deposits and Short-Term Securities

If the number of lines is **insufficient**:

1) Use Lines 100 to 180 for domestic (Canadian) demand deposits, and/or Lines 200 to 240 for foreign demand deposits. Enter deposits in order of monetary importance (from highest to lowest).

2) Use Line 190 or Line 250, as applicable, to enter the cumulative amount of securities not reported on Lines 100 to 180 or on Lines 200 to 240. In this case, enter the following information on Line 190 (Canadian deposits) or on Line 250 (foreign deposits):

Column (01)	Description	"Other Deposits"
Column (02)	Balance	Enter the total of demand deposits that could not be listed on Lines 100 to 180 or on Lines 200 to 240.
Column (03)	Provisions	Enter the total of specific provisions related to all securities that could not be listed on Lines 100 to 180 or on Lines 200 to 240.
Column (04)	Rating assigned to issue	Leave blank.
Column (05)	Rating source	Leave blank.

Column	Instructions
02	Enter the amount of the demand deposit net of the provision entered in Column 03.

## Schedule 1100 Securities

Line	Column	Instructions
011-012 021-022		<b>Bonds Issued or Guaranteed by Federal and Provincial Government</b> Government securities are securities issued or guaranteed by Organisation for Economic Co-operation and Development (OECD) central governments and Canadian provinces and territories. If bonds issued by crown corporations are guaranteed by OECD governments, they should be reported under "Government."
211-212 221-222		
411-421		Report securities issued or guaranteed based on the remaining term-to-maturity.

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## Schedule 1100.1 Credit Ratings – Securities

### General

For securities rating purposes, use the credit ratings of the following rating agencies:

- DBRS
- Moody's Investors Service
- Standard & Poor's (S&P)
- Fitch Rating Services

Financial entities are not allowed to “cherry-pick” the assessments provided by different external credit assessment institutions (ECAIs) and to arbitrarily change the use of ECAI.

If there is only one assessment by an ECAI chosen by a financial entity for a given claim, that assessment should be used to determine the risk weight of the claim.

If there are two assessments by ECAIs chosen by a financial entity which map into different risk weights, the higher risk weight will be applied.

If there are three or more assessments with different risk weights, the assessments corresponding to the two lowest risk weights should be referred to and the higher of those two risk weights will be applied.

An entity must choose the rating agencies it intends to rely on for assessing securities and then use their ratings.

## Schedule 1200 Loan Summary

Line	Column	Instructions
	02	<b>Number of Loans</b> Enter the number of loans made on an annual or semi-annual basis.
	09-10-11	<b>Report the expected credit losses amount for each stages 1,2 and 3 as described in IFRS 9, <i>Financial Instruments</i>.</b>
010 020		<b>Mortgages</b> Loans to individuals for non-business purposes and that are secured by residential property.

## Schedule 1200    Loan Summary

Line	Column	Instructions
040		<p><b>Consumer Loans</b></p> <p>Loans to individuals for non-commercial purposes, including:</p> <ul style="list-style-type: none"> <li>• outstanding balance under a credit card plan</li> <li>• loans granted under an institution's personal loan plan</li> <li>• conditional sales contracts to finance the acquisition of personal goods and services</li> <li>• overdrafts in individuals' deposit accounts and overdrafts in tax accounts related to residential mortgages</li> <li>• bridge financing loans associated with residential properties</li> <li>• government-guaranteed loan plans for individuals</li> <li>• loans to individuals secured by stocks and bonds</li> <li>• other loans to individuals for non-business purposes not included above</li> </ul>
080		<p><b>Financial Institutions and Institutional Loans</b></p> <p>Report:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• loans to, and temporary overdrafts of Canadian federal, provincial, territorial and municipal governments, boards and commissions that carry on projects other than business enterprises</li> <li>• loans to school boards, commissions and districts</li> </ul> <p>Exclude provincial and municipal Treasury Bills and like evidence of indebtedness, which must be included with securities in Schedule 1100.</p>

## Schedule 1210    Mortgage Loans

<p><b>General</b></p> <p>Residency is determined by the borrower's mailing address.</p>		
Line	Column	Instructions

## Schedule 1210 Mortgage Loans

	<b>02 to 06</b>	<p><b>Insured Loans</b></p> <p>Include only mortgage loans insured by the government of Canada or a province, or an agency thereof, or any insurer licensed to carry on business in Canada.</p> <p>Do not report mortgages that cease to be insured.</p>
	<b>08 and 15</b>	<p><b>Provisions</b></p> <p>Include expected credit losses as per IFRS 9, <i>Financial Instruments</i>.</p>
	<b>09 to 13</b>	Report all other non-insured loans.
	<b>18</b>	<p><b>Provisions</b></p> <p><b>Include depreciation charges.</b></p>
<b>010 300 600</b>		<p><b>Single Residential</b></p> <p>A residential structure containing only one dwelling unit that is completely separated on all sides above and below ground from any other dwelling or structure.</p>
<b>020 310 610</b>		<p><b>Condominiums</b></p> <p>A multiple structure but financed under a registered condominium or strata title plan.</p>
<b>030 320 620</b>		<p><b>Condominium Apartments</b></p> <p>Multiple dwellings financed under a registered condominium or strata title plan that are structurally apartments.</p>
<b>110 410 710</b>		<p><b>Buildings</b></p> <p>Include:</p> <ul style="list-style-type: none"> <li>• Office</li> <li>• Office/Residential Condo</li> <li>• Office Building/Hotel</li> <li>• Office/Shopping</li> </ul>

## Schedule 1210 Mortgage Loans

<p>140 440 740</p>	<p><b>Industrial Buildings</b></p> <p>Include:</p> <ul style="list-style-type: none"> <li>• Commercial Condo</li> <li>• Commercial/Industrial/Retail</li> <li>• Industrial Condo</li> <li>• Warehouse</li> <li>• Industrial</li> <li>• Medical Buildings</li> </ul>
<p>120 420 720</p>	<p><b>Shopping Centres</b></p> <p>Include:</p> <ul style="list-style-type: none"> <li>• Strip Retail</li> <li>• Single Retail</li> <li>• Shopping Centre</li> </ul>
<p>150 450 750</p>	<p><b>Hotels/Motels</b></p> <p>Include:</p> <ul style="list-style-type: none"> <li>• Hotel/Motel</li> <li>• Apartment Hotel</li> </ul>
<p>100 400 700</p>	<p><b>Farm Properties</b></p> <p>Non-residential properties that include all properties where income is generated either from the sale of agricultural products (food stuffs or animal products) or from the rental of land used to produce agricultural product.</p>
<p>130 430 730</p>	<p><b>Land Banking and Development</b></p> <p>Include:</p> <ul style="list-style-type: none"> <li>• Land</li> </ul>



## Schedule 1210 Mortgage Loans

<p><b>160</b> <b>460</b> <b>760</b></p>	<p><b>Other</b></p> <p>Include:</p> <ul style="list-style-type: none"> <li>• Automobile</li> <li>• Franchise</li> <li>• Resort/Recreational</li> <li>• Time Share Units</li> <li>• Mixed Assets</li> <li>• Hospitals</li> <li>• Nursing Homes</li> <li>• Retirement Homes</li> <li>• Day Care Centres</li> <li>• Churches</li> </ul>
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### Schedule 1210.1 Summary of Mortgage Loans by Amount

<b>General</b>		
Classify loans by amount (strata) at time of origination.		
Line	Column	Instructions
099	02	<b>Residential Mortgage Loans – Insured CMHC and Other</b> The sum of Columns 02 and 04 must equal the balance of insured mortgage loans to individuals, as shown in Schedule 1210, Line 099, Column 03.
	04	
099	06	<b>Residential Mortgage Loans – Uninsured</b> The amount must equal the balance of uninsured mortgage loans to individuals, as shown in Schedule 1210, Line 399, Column 10.
099	07	<b>Non-Residential Mortgage Loans – Insured and Uninsured</b> The amount must equal the balance of uninsured mortgage loans to individuals, as shown in Schedule 1210, Line 199, Column 03, plus Line 499, Column 10.

## Schedule 1210.2 Mortgage Loan Characteristics

<p><b>Loan to Value Ratio (LTV)</b></p> <p>The LTV ratio should be re-calculated upon any refinancing, and whenever deemed prudent, given changes to a borrower's risk profile or delinquency status, using an appropriate valuation/appraisal methodology.</p> <p>Report the total value of mortgage loans according to their LTV categories at the time the loans are made. Include mortgage insurance when computing LTV ratios.</p>
<p><b>Amortization Period</b></p> <p>Report the total dollars amount for mortgage loans based on the remaining amortization.</p>
<p><b>Total Debt Service (TDS) Ratio</b></p> <p>The TDS ratio measures the debt service ability capacity of a borrower (or borrowers). The TDS ratio should incorporate, but not be limited to, factors such as principal and interest payments, heating costs, property taxes, 50% of condominium fees (if applicable), monthly payment amounts for other credit facilities, other sources of income, co-borrower and co-signor sources of income and own monthly payments on other credit facilities.</p>
<p><b>Credit Score</b></p> <p>When there is more than one borrower, use the average of the borrowers' credit scores.</p>

## Schedule 1250 Commercial Loans

<p><b>General</b></p> <p>Include loans to all resident and non-resident corporations and businesses not incorporated under the laws of Canada or a province.</p> <p>The statement is presented in accordance with the North American Industry Classification System (NAICS) as published by Statistics Canada in a document entitled <i>North American Industry Classification (NAICS) System Canada</i>.</p> <p><a href="http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf">http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf</a></p> <p>Loans to financial institutions and public administrations should be presented in Schedule 1280. Sectors are classified according to the following NAICS codes:</p>		
Line	Sector	NAICS
110	Farming and Animal Production	111- 112
112	Fishing, Hunting and Trapping	114
114	Forestry, Logging and Other	113-115
120	Mining and Quarrying	212

## Schedule 1250 Commercial Loans

### General

Include loans to all resident and non-resident corporations and businesses not incorporated under the laws of Canada or a province.

The statement is presented in accordance with the North American Industry Classification System (NAICS) as published by Statistics Canada in a document entitled *North American Industry Classification (NAICS) System Canada*.

<http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf>

Loans to financial institutions and public administrations should be presented in Schedule 1280.

Sectors are classified according to the following NAICS codes:

Line	Sector	NAICS
122	Oil and Gas Extraction	211
124	Support Activities for Mining, and Oil and Gas Extraction	213
130	Food, Beverage and Tobacco	311-312
132	Leather, Textile and Clothing	313-314 315-316
134	Wood, Paper and Printing	321-322-323
136	Primary Metal and Fabricated Metal Products	331-332
138	Transportation Equipment Manufacturing	336
140	Petroleum and Coal Product Manufacturing	324
142	Rubber, Plastics and Chemical Product	325-326
144	Other Manufacturing	327-333-334 335-337-339
150	Non-residential Building Construction	2362
152	Residential Building Construction	2361
154	Civil Engineering Construction	237
156	Specialty Trade Contractors	238
158	Rental and Leasing Services	532

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## Schedule 1250 Commercial Loans

### General

Include loans to all resident and non-resident corporations and businesses not incorporated under the laws of Canada or a province.

The statement is presented in accordance with the North American Industry Classification System (NAICS) as published by Statistics Canada in a document entitled *North American Industry Classification (NAICS) System Canada*.

<http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf>

Loans to financial institutions and public administrations should be presented in Schedule 1280.

Sectors are classified according to the following NAICS codes:

Line	Sector	NAICS
160	Real Estate	531
162	Lessors of Non-financial Intangible Assets	533
170	Pipeline Transportation	486
172	Truck Transportation	484
174	Transit and Ground Passenger Transportation	485
176	Warehousing	493
178	Other Transportation and Warehousing	481-482-483 487-488 491-492
180	Information and Cultural Industries	51
190	Utilities	22
200	Wholesale Trade	41
210	Food and Beverage Stores	445
212	Health and Personal Care Stores	446
214	Motor Vehicle and Parts Dealers	441
216	Building Material and Garden Equipment and Supplies Dealers	444

## Schedule 1250 Commercial Loans

### General

Include loans to all resident and non-resident corporations and businesses not incorporated under the laws of Canada or a province.

The statement is presented in accordance with the North American Industry Classification System (NAICS) as published by Statistics Canada in a document entitled *North American Industry Classification (NAICS) System Canada*.

<http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf>

Loans to financial institutions and public administrations should be presented in Schedule 1280.

Sectors are classified according to the following NAICS codes:

Line	Sector	NAICS
218	Miscellaneous Store Retailers	442-443-447 448-451-452 453-454
220	Accommodation Services	721
222	Food Services and Drinking Places	722
230	Professional, Scientific and Technical Services	54
240	Management of Companies and Enterprises	55
250	Administrative and Support, Waste Management and Remediation Services	56
260	Educational Services	61
270	Nursing and Residential Care Facilities	623
272	Other Care Facilities	621-622-624
280	Arts, Entertainment and Recreation	71
290	Other Services (except public administration)	81

### Schedule 1250.1 Summary of Commercial Loans by Amount

#### General

Classify loans by amount (strata) at time of origination.

## Schedule 1280 Financial Institutions and Institutional Loans by Amount

### General

Include loans to all resident and non-resident corporations and businesses not incorporated under the laws of Canada or a province.

The statement is presented in accordance with the North American Industry Classification System (NAICS) as published by Statistics Canada in a document entitled *North American Industry Classification System (NAICS) Canada*.

<http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf>

Sectors are classified according to the following NAICS codes:

Line	Column	Sector	NAICS
010		Monetary Authorities - Central Bank	521
020		Credit Intermediation and Related Activities	522
030		Securities, Commodity Contracts and Related Activities	523
040		Insurance Carriers and Related Activities	524
050		Pension Funds	5261
060		Other Funds and Financial Vehicles	5269
	07	<b>Provisions</b> Report the sum of specific and general provisions. Also report provisions for broad categories of loans only, not for each subcategory, if applicable.	
100		<b>Federal Government</b> Include all loans to the Government of Canada	
110		<b>Provincial Government</b> Include all loans to provincial governments.	
120		<b>Municipalities and School Boards</b> Include all loans to municipalities, and school boards, commissions and districts.	

## Schedule 1280 Financial Institutions and Institutional Loans by Amount

### General

Include loans to all resident and non-resident corporations and businesses not incorporated under the laws of Canada or a province.

The statement is presented in accordance with the North American Industry Classification System (NAICS) as published by Statistics Canada in a document entitled *North American Industry Classification System (NAICS) Canada*.

<http://www.statcan.gc.ca/pub/12-501-x/12-501-x2012001-eng.pdf>

Sectors are classified according to the following NAICS codes:

Line	Column	Sector	NAICS
200		<p><b>Foreign Public Administrations</b></p> <p>A foreign loan is a loan to a corporation or any other organization (including international and other extra-territorial agencies) not ordinarily resident in Canada. Residential status is to be determined by reference to the recorded address of the corporation or other organization, unless the institution knows that the residential status is different from the recorded address.</p> <p>Include loans to all emanations of foreign public administrations that do not carry on a business or that do not have their own borrowing authority.</p>	

## Schedule 1280.1 Summary of Financial Institutions and Institutional by Amount

### General

Classify loans by amount (strata) at time of origination.

## Schedule 1296 Credit Ratings –Loans

Line	Column	Instructions
	01	<p><b>Rating</b></p> <p>Enter the different risk ratings of the loan portfolio established by the company.</p> <p>Provide an “unrated” line for the portion of the loan portfolio where no rating is required, if applicable (for example, personal loans, residential mortgages – owner occupied, mortgages on multi-tenant buildings under \$500,000).</p>
200	03	<p><b>Weighted Average Rating</b></p> <p><b>Loans – Percentage</b></p> <p>Enter the average rating of the loan portfolio excluding the balance of “unrated” loans.</p>

## Schedule 1297 List of Loans to Associated Persons

### Schedule 1297.1 List of Loans to Restricted Parties

Sections 14 of the TCSCA and 1.13 of the 204 of the DIDPA define the concept of “associated person”.

See Sections 93 of the TCSCA and 28.54 of the DIDPA for the definition of “restricted parties”.

Column	Instructions
07	<p><b>Prior Encumbrances</b></p> <p>If other institutions have priority ranking on the loan security, enter the amount of prior encumbrances.</p>



**Schedule 1297 List of Loans to Associated Persons**  
**Schedule 1297.1 List of Loans to Restricted Parties**

Sections 14 of the TCSCA and 1.13 of the 204 of the DIDPA define the concept of “associated person”.  
 See Sections 93 of the TCSCA and 28.54 of the DIDPA for the definition of “restricted parties”.

Column	Instructions
09	<p><b>Security – Category</b></p> <p>Enter the type of loan security according to the following categories:</p> <p><b>RESIDENTIAL</b></p> <ul style="list-style-type: none"> <li>• Single family homes</li> <li>• Residential condos – owner occupied</li> <li>• Residential condos – other</li> <li>• Multiple units</li> <li>• Apartments with stores</li> </ul> <p><b>NON-RESIDENTIAL</b></p> <ul style="list-style-type: none"> <li>• Commercial/industrial condos</li> <li>• Retail stores</li> <li>• Office buildings</li> <li>• Industrial buildings</li> <li>• Hotels/motels</li> <li>• Recreational buildings</li> <li>• Land/farms</li> <li>• Other</li> </ul>
10	<p><b>Security – Valuation</b></p> <p>Enter the valuation most likely to represent the actual market value of the guarantee. If the valuation made by an appraiser dates back more than three years, enter the amount of the valuation made by the institution’s internal resources at the time of the loan review.</p>
12	<p><b>Months in Default</b></p> <p>Enter the number of months in default as soon as a loan is classified 30 days or more in arrears.</p>

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## Schedule 1298 List of the 25 Largest Loans

For the purposes of this Schedule, list the largest loan commitments by entity and shared-risk entity, including all types of loans except assets purchased under reverse repurchase agreements.

Shared-risk entities are:

Entities directly or indirectly related through ownership of over 50% of voting shares or voting rights;

All entities directly related through a blood relationship, marriage or adoption, including spouses within the meaning of the Act, and the children of such spouses, provided they jointly hold more than 50% of the voting shares or voting rights of an entity, directly or indirectly.

### **Included**

Financial interdependent entities are also considered shared-risk entities and must be added to the basic group.

### **Excluded**

All entities not financially interdependent are not considered shared-risk entities and must be removed from the basic group.

<b>Column</b>	<b>Instructions</b>
<b>01</b>	<b>Group Number</b> Enter the 25 largest groups of borrowers, beginning with the largest.
<b>06</b>	<b>Term</b> Enter the term of the loan in months.
<b>10</b>	<b>Prior Encumbrances</b> If other institutions have priority ranking on the loan security, enter the amount of prior encumbrances.
<b>11</b>	<b>Security – City and Province</b> Enter the name of the city and province in which the loan security is located.

## Schedule 1298 List of the 25 Largest Loans

12	<p><b>Security – Category</b></p> <p>Enter the type of loan security according to the following categories:</p> <p><b>RESIDENTIAL</b></p> <ul style="list-style-type: none"> <li>• Single family homes</li> <li>• Residential condos – owner occupied</li> <li>• Residential condos – other</li> <li>• Multiple units</li> <li>• Apartments with stores</li> </ul> <p><b>NON-RESIDENTIAL</b></p> <ul style="list-style-type: none"> <li>• Commercial/industrial condos</li> <li>• Retail stores</li> <li>• Office buildings</li> <li>• Industrial buildings</li> <li>• Hotels/motels</li> <li>• Recreational buildings</li> <li>• Land/farms</li> <li>• Other</li> </ul>
13	<p><b>Security – NHA or Conventional</b></p> <p>Enter whether the loan includes an NHA or a conventional guarantee.</p>
14	<p><b>Security – Valuation</b></p> <p>Enter the valuation most likely to represent the actual market value of the security. If the valuation made by an appraiser dates back more than three years, enter the amount of the valuation made by the institution’s internal resources at the time of the loan review.</p>
15	<p><b>Security – Year</b></p> <p>Enter the year of the latest valuation as it appears in Column 14, in reporting format YYYYMMDD.</p>
16	<p><b>Credit Rating</b></p> <p>Enter the credit rating established by the institution.</p>
17	<p><b>Months in Default</b></p> <p>Provide the number of months in default as soon as the loan is classified 30 days or more in arrears.</p>

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## Schedule 1400 Investments in Subsidiaries

Refer to the *Capital Adequacy Requirements Guideline* for information on the scope of consolidation.

## Schedule 1410 Loans and Advances to Subsidiaries

Column	Instructions
05	<b>Term</b> Enter the term of the loan in months.
08	<b>Prior Encumbrances</b> If other institutions have priority ranking on the loan security, enter the amount of the prior encumbrances.
10	<b>Security – City and Province</b> Enter the name of the city and province in which the loan security is located.
11	<b>Security – Category</b> Enter the type of security according to the following categories: <b>RESIDENTIAL</b> <ul style="list-style-type: none"><li>• Single family homes</li><li>• Residential condos – owner occupied</li><li>• Residential condos – other</li><li>• Multiple units</li><li>• Apartments with stores</li></ul> <b>NON-RESIDENTIAL</b> <ul style="list-style-type: none"><li>• Commercial/industrial condos</li><li>• Retail stores</li><li>• Office buildings</li><li>• Industrial buildings</li><li>• Hotels/motels</li><li>• Recreational buildings</li><li>• Land/farms</li><li>• Other</li></ul>

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## Schedule 1410 Loans and Advances to Subsidiaries

<b>12</b>	<b>Security – Valuation</b> Enter the valuation most likely to represent the actual market value of the guarantee. If the valuation made by an appraiser dates back more than three years, provide the latest valuation made by the institution's internal resources at the time of the loan and/or advance review.
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## Schedule 1500 Investments in Associates and Joint Ventures

Include investments accounted for using the equity method.
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## Schedule 1610.2 Derivative Financial Instrument Credit Ratings

<b>Credit Ratings</b> The credit ratings for the main classes of derivative products and underlying counterparties are essentially the same as those used by independent rating agencies.	
<b>Line</b>	<b>Instructions</b>
<b>010 to 060</b>	<b>Total Net Positive Mark to Market Exposures</b> For each credit rating as defined below, report the net positive market value for each contract class. The net positive value of these commitments is the sum of all individual positive mark to market exposures.
<b>110 to 160</b>	<b>Total Gross Positive Mark to Market Exposures</b> For each credit rating as defined below, report the gross positive market value for each contract class. The gross positive value of these commitments is the sum of all individual positive mark to market exposures before offsetting in accordance with generally accepted accounting principles. Do not include contracts with negative mark to market exposures.
<b>210 to 250</b>	<b>Five Largest Contracts</b> Enter the five largest net positive mark to market exposures according to the method used by arms-length counterparties, regardless of the class of derivative contract.

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## Schedule 1625 Investment Property

### General

Disclose the value of the land separately from that of the building.

Column	Instructions
02	<p><b>Real Estate Type</b></p> <p>Identify the type of real estate property according to the following categories:</p> <ul style="list-style-type: none"><li>• Single Residential</li><li>• Condominiums</li><li>• Condominium Apartments</li><li>• Other</li><li>• Farm Properties</li><li>• Office Buildings</li><li>• Shopping Centres</li><li>• Land</li><li>• Industrial Buildings</li><li>• Hotels/Motels</li><li>• Other</li></ul> <p>These categories are described in the instructions for Schedule 1210.</p> <p>Where a property has more than one use (i.e., office and retail), the whole property should be classified as one type based upon the use of the majority of the floor space.</p>

## Schedule 1665 Other Assets

### General

Provide a description for any amount greater than 0.2% of total assets.

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**Schedule 2000    Deposit Portfolio**  
**Schedule 2000.1    Summary of Deposits and Certificates by Amount**

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**General**

Notice deposits should be classified with demand deposits.

The maturity of a fixed-term deposit is to be calculated as of the issue date.

**Definitions**

**Demand deposits**

Deposits subject to withdrawal on demand by the depositor; the account agreement does not provide the deposit-taking institution with the right to require notice of any withdrawal.

**Fixed-term deposits**

Interest-bearing deposits payable at a specified date, after a specified time or after a specified notice period (not less than seven days).

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**Schedule 2000.2    List of the 25 Largest Depositors**

“Guaranteed deposits” are defined in the DIDPA. They are equivalent to what is referred to as “insured deposits” by the Canada Deposit Insurance Corporation (CDIC).

The company’s deposits must be reported on a consolidated basis and must therefore include all deposits made at a branch. As well, assets held by a depositor at more than one branch must be aggregated.

Deposits must be disclosed by depositor. Aggregate all accounts belonging to the same depositor (including the total amount of joint deposits).

<b>Column</b>	<b>Instructions</b>
<b>03</b>	<p><b>Total Deposits</b></p> <p>Enter total deposits of any nature, including accrued interest, held by the same person.</p>
<b>04</b>	<p><b>Guaranteed Deposits</b></p> <p>Enter total guarantees for deposits indicated in Column 04.</p>
<b>05</b>	<p><b>Type of deposit</b></p> <p>Enter the number that corresponds to the type of deposit:</p> <ul style="list-style-type: none"> <li>• Demand deposits and certificates</li> <li>• Term deposits and certificates</li> <li>• RRSPs\RIFFs and other registered plans</li> </ul> <p>If a depositor has made several deposits, enter the deposit with the largest amount indicated in Column 03.</p>

## Schedule 2000.2 List of the 25 Largest Depositors

<b>07</b>	<b>Term (years)</b> This pertains to the period remaining before the deposit matures. Indicate the term for term deposits and certificates. If a depositor has made several deposits, enter the term that corresponds to the largest amount.
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## Schedule 2000.3 Deposits Issued Through Brokers

A broker is defined as an intermediary with respect to a deposit of money transacted between a depositor and a deposit institution. An example is a deposit broker.

In Québec, a firm, an independent representative or an independent partnership acting through an insurance representative may receive deposits on behalf of a deposit institution pursuant to sections 95 and 142 of *An Act respecting the distribution of financial products and services*. Under section 148.3 of the *Securities Act*, a dealer registered as a mutual fund dealer or scholarship plan dealer may receive deposits on behalf of a deposit institution through the dealer's representative.

The maturity of a fixed-term deposit is to be calculated as of the issue date.

Line	Instructions
<b>210</b>	<b>Deposits Obtained Via Financial Intermediary Agents – Canada</b> Enter the total amount of deposits held in Canada that were received from financial intermediaries and whose payments are to be made through the deposit agent. Whether the financial intermediary is acting as an agent of the company or on behalf of the depositor, include all deposit amounts that are received from and payable to a third party.  This amount includes deposits held in Quebec shown on Line 220.
<b>220</b>	<b>Deposits Obtained via Financial Intermediary Agents – Quebec</b> Enter the total amount of deposits held in Quebec that were received from financial intermediaries and which payments are to be made through the deposit agent. Whether the financial intermediary is acting as an agent of the company or on behalf of the depositor, include all deposit amounts that are received from and payable to a third party.

## Schedule 2100 Mortgages

## Schedule 2110 Other Non-Subordinated Debt

<b>General</b>  If the number of lines is insufficient, sum all other balances and indicate the total on Line 190. In this case, the title of this line should be "Other."
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## Schedule 2345 Other Liabilities

### General

Provide a description for any amount greater than 0.2% of total assets.

## Schedule 2400 Loans and Subordinated Indebtedness

Section 193 of the Act sets out the borrowing powers of a Québec company.

Column	Instructions
04	<b>Term</b> Enter the term of the loan in months.

## Schedule 2680 Capital Stock

Column	Instructions
01	<b>Description</b> Provide a brief description of each class of shares.

### Schedule 2680.1 Resident Shareholders

### Schedule 2680.2 Non-resident Shareholders

Line	Column	Instructions
010 to 110  200 to 260	01	Enter the name and address of each shareholder who holds 10% or more of the company's common and preferred shares and any conditions attached to the shares.
130 280	01	Enter the number of shareholders who hold less than 10% of the company's common and preferred shares.

## Schedule 3510      Management and Administration Revenues for Estate, Trust and Agency Activities

The following list does not reflect all revenue categories of a company and, consequently, the company must determine the most appropriate classification based on its nature and operations.

Line	Instructions
010	<p><b>Deferred Income Plans (RRSP, RRIF)</b></p> <p>If the company acts as a trustee for deferred income plans (RRSPs, RRIFs), enter the related revenues.</p>
020	<p><b>Advisory Services and Investment Management</b></p> <p>Enter the fees from portfolio investment management related services (for example, for discretionary accounts).</p>
030	<p><b>Estate Planning and Personal Trust Account Administration</b></p> <p>Enter revenues from estate settlements, estate planning and personal trust administration.</p>
040	<p><b>Mutual Fund Administration</b></p> <p>Enter revenues pertaining to mutual funds issued by the company. Exclude revenues derived from the administration of mutual funds on behalf of private companies or external clients.</p>
050	<p><b>Security Custodial</b></p> <p>Enter revenues for security custodial safekeeping services offered by the company to individuals.</p>
110	<p><b>Corporate Trust</b></p> <p>Enter revenues derived from mandates in which the company is the trustee issuing debt securities (for example, loans to municipalities, hospitals or CEGEPs), trustee for private placements and provides custodial safekeeping of strip bonds and residual bonds (detached coupons).</p>
120	<p><b>Transfer Agent and Registrar Services</b></p> <p>Enter revenues derived from transfer agent and registrar services (stocks and bonds).</p>
130	<p><b>Pension Services</b></p> <p>Enter revenues derived from the management of PSP, DPSP, EPSP and supplementary unemployment benefit plans.</p>
140	<p><b>Administration Plans</b></p> <p>Enter revenues derived from the administration of institutional mandates on behalf of clients, including the custodial safekeeping of institutional securities and securities loans.</p>

## Schedule 3510 Management and Administration Revenues for Estate, Trust and Agency Activities

The following list does not reflect all revenue categories of a company and, consequently, the company must determine the most appropriate classification based on its nature and operations.

Line	Instructions
<b>150</b>	<p><b>Mutual Fund Administration</b></p> <p>Enter revenues derived from the administration of mutual funds not belonging to the company. Include revenues generated from funds administered on behalf of private companies and external clients.</p>
<b>160</b>	<p><b>Loan Portfolio Administration Fees</b></p> <p>Enter revenues derived from the security and administration of NHA securities, securitization and loans administered on behalf of investors.</p>

## Schedule 4010 Commitments

Line	Instructions
<b>010</b>	<p><b>Guarantees and Standby Letters of Credit</b></p> <p>Enter the total amount of guarantees and standby letters of credit, which represent irrevocable assurances to make payments in the event that a customer cannot meet its obligations to third party.</p>
<b>020</b>	<p><b>Documentary and Commercial Letters of Credit</b></p> <p>Enter the total amount of documentary and commercial letters of credit, which are written undertakings by the bank on behalf of a customer authorizing a third party to draw drafts on the company up to a stipulated amount under specific terms and conditions and are collateralized by the underlying shipments of goods to which they relate.</p>
<b>030</b>	<p><b>Securities Lending</b></p> <p>Enter the total amount of securities lending transactions, which the company acts as an agent for the owner of a security, who agrees to lend the security to a borrower for a fee, under the terms of a pre-arranged contract. The borrower must fully collateralize the security of the loan at all times.</p>
<b>040</b>	<p><b>Commitments to Extend Credit</b></p> <p>Enter the total amount of commitments to extend credit, which represent unused portions of authorizations to extend credit in the form of loans, acceptances, guarantees or letters of credit.</p>

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**Schedule 4010 Commitments**

Line	Instructions
050	<b>Note Issuance / Revolving Underwriting Facilities</b> These are arrangements whereby a borrower may issue short-term notes, typically three to six months in maturity, up to a prescribed limit over an extended period, commonly by means of repeated offerings to a tender panel. If at any time the notes are not sold by the tender at an acceptable price, an underwriter (or group of underwriters) undertakes to buy them at a prescribed price.

**Schedule 4045 Summary of Assets under Management / Assets under Administration by Product / Service Activity**

<p>These assets are managed and administered by the trust company under an agreement signed with the client but where the client remains the beneficial owner of the assets.</p> <p>Therefore, these assets, except for guaranteed deposits, are not reported on the company's balance sheet.</p> <p>Asset balances must be reported at market value.</p>		
Line	Column	Instructions
010 100		<b>Trust Cash Positions</b> Enter the cash position of clients whose funds are administered by the trust company and that have been deposited with the trustee to settle transactions in their trust accounts.
020 110		<b>Investments – Bonds, Shares</b> Enter security investments held by trust clients, with the exception of those referred to in the other categories in this Schedule. Include guaranteed deposits for financial institutions other than the company itself or an affiliated company.
	02	<b>Registered Savings Plans Without Advisory Services</b> Enter the balance of RRSP, RRIF, RESP and annuity assets where the client invests in the company's GICs or mutual funds. Include asset balances for which the company acts as a nominative trustee for registered plans.
	03	<b>Self-administered Registered Savings Plans and Non-discretionary Accounts</b> Enter the asset balances for mandates for which the trust company is the portfolio manager and for which it has a non-discretionary mandate. Include stock savings plans, personal custodial services as well as self-administered RRSPs and RRIFs.

**Schedule 4045 Summary of Assets under Management / Assets under Administration by Product / Service Activity**

	<b>04</b>	<p><b>Investment Management and Advisory Accounts</b></p> <p>Enter the asset balances for mandates for which the trust company is the portfolio investment manager and for which it has a discretionary mandate. Include all portfolio management mandates as well as RRSPs and RRIFs under management.</p>
	<b>05</b>	<p><b>Personal Trust Accounts</b></p> <p>Include the asset balances of personal accounts held in trust and estates, including estate settlements, public curator's mandate and family estate.</p>
	<b>06</b>	<p><b>Mutual Funds</b></p> <p>Enter only the asset balances of mutual funds that are managed, administered and offered to the company's clients, including funds created under the company's pooling agreements.</p>
	<b>09</b>	<p><b>Group RRSP</b></p> <p>Enter the asset balances for group RRSPs and other services offered to groups, with the exception of custodial safekeeping of pension and employee benefit plans.</p>
	<b>10</b>	<p><b>Agencies</b></p> <p>Enter the asset balances for mandates where the company follows an agreement signed with the client institution that governs activities such as transfer agent, registrar, trustee for the issue of debt securities, loans to municipalities, hospitals, Cégeps, private placement trustee custodial safekeeping of strip and residual and residual bonds, securitization and escrow agent.</p>
	<b>11</b>	<p><b>Pension and Employee Benefits Plans</b></p> <p>Enter the asset balances for pension plan portfolios, including plans for which the company has been appointed administrator. Enter the pension and employee benefit plans offered to employees or retirees, including RRSP, DPSPs, EPSPs and supplementary unemployment benefit plans.</p>
	<b>12</b>	<p><b>Administration Plans</b></p> <p>Enter the asset balances for all other mandates of an administrative nature, including institutional custodial safekeeping.</p>
	<b>13</b>	<p><b>Mutual Funds</b></p> <p>Enter the balance of mutual fund portfolios and pooling agreements held on behalf of institutional accounts. Enter all accounts for which the company administers mutual funds on behalf of institutional third parties or entities.</p>

## Schedule 4050 Maturities and Interest Rate Matching

The interest rate (%) represents the weighted average interest rate yield for each respective asset or liability positions, if applicable, or the weighted average yield earned directly by non-interest rate sensitive assets (e.g., income from real estate), if applicable.

The average interest rate for variable rate assets or liabilities should be calculated using the actual interest divided by the period-end balance.

Do not enter amounts in parentheses or negative values in this Schedule.

Line	Column	Instructions
	02	<p><b>Variable Rate Assets or Liabilities and Shareholders' Equity</b></p> <p>Assets which earn income at a variable rate are entered in this column.</p>
	03 to 12	<p><b>Fixed Rate Assets or Liabilities and Shareholders' Equity</b></p> <p>Assets which earn income at a fixed rate are entered in the appropriate column according to the earlier of their maturity date or repricing date.</p> <p>Demand deposits are callable at the option of the holder at any time.</p> <p>The amounts shown in Columns 03 to 12 consist of items whereby the holder may not oblige the issuer to redeem the asset in any situation or only after a specified period.</p>
	13	<p><b>Non-interest Rate Sensitive Assets or Liabilities and Shareholders' Equity</b></p> <p>Certain assets and liability positions are, by their nature, non-interest sensitive such as investments in subsidiaries and joint ventures and interest and dividends receivable. Generally, non-interest sensitive assets and liabilities exclude those that are used to earn interest reported in Schedule 3, "Statement of Income".</p> <p>Include, in non-interest sensitive assets, any carrying value of any non-performing loans, or other assets on which interest is no longer accrued.</p> <p>Also, include chequing accounts which do not earn interest. For tiered accounts, a reasonable estimate must be made of the portion of the accounts that do not earn interest and included in the non-interest rate sensitive column.</p> <p>Property and equipment are shown net of depreciation.</p>
110 120 310 320		<p><b>Swaps</b></p> <p>Enter the total interest rate swap positions with reference to the next reset date of interest rate or the appropriate time frames that interest rate swaps are receivable.</p>

## Schedule 4050 Maturities and Interest Rate Matching

<p>130 140</p> <p>330 340</p>	<p><b>Other</b></p> <p>Enter the total of all amounts related to derivatives financial instruments recorded in the Balance Sheet. Enter the total amount of all off-balance sheet items excluding interest rate swap positions.</p> <p>These amounts are to be entered with reference to the appropriate time frames that these instruments are to expire or with respect to the delivery and execution date of the initial contract.</p> <p>Report these items either as long or short positions resulting from the underlying nature and purpose of the initial contract instrument.</p>
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## Schedule 4060 Deposits and Loans, Estates, Trusts and agencies Distribution by Province / Territory

<p>Enter only positive amounts in all fields. Do not put brackets around entries or include negative amounts in columns.</p>	
Column	Instructions
02	<p><b>Total Deposits</b></p> <p>Provide the dollar breakdown excluding accrued interest for the company's current deposit base by province or territory in accordance to the location where the deposit was accepted within the company's distribution network.</p>
04	<p><b>Mortgages</b></p> <p>Enter the aggregate dollar amount of residential mortgages by province or territory based on the location of the branch that initially administered the contract loan.</p>
05	<p><b>Other Loans</b></p> <p>Enter the aggregate dollar amount of all other loans and leases based on the location of the branch that initially administered the loans or leases.</p>
06	<p><b>Total Fees and Commissions</b></p> <p>Enter the aggregate dollar amount of fees and commissions by province/territory. This amount should reflect the aforementioned distribution based on the residence of the clients.</p>
08	<p><b>Management/assets under Administration</b></p> <p>Enter the aggregate dollar amount of estate, trust or agency assets by province/territory. The basis of valuation used shall be market value. This amount should reflect the aforementioned distribution based on the residence of the clients.</p>

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## Schedule 4070 Branches and Regional Offices by Province

In this Schedule, include all the company's points of service where financial services and products are offered (refer to Schedule 4060 of the Annual Statement). Exclude the company's head office.

## Schedule 4080 Statement of Gross Revenue Earned in Québec for Assessment Purposes

Sections 274 of the TCSCA and 56.1 of the DIDPA state that the costs incurred by the Authority for the administration of the Acts are to be born by the authorized trust companies

## Schedule 4090 Regulatory Ratios

The values entered in this Schedule must correspond to the amounts certified on the following:

### Capital Adequacy Reporting Form, Schedule 1 – Capital Ratios

This form must be prepared in accordance with the *Capital Adequacy Guideline - Credit unions not members of a federation, trust companies and savings companies*.

### Basel III Leverage Requirements Return (LRR)

This form must be prepared in accordance with the *Capital Adequacy Guideline – Credit unions not members of a federation, trust companies and savings companies*.

### Liquidity Coverage Ratio (LCR) Schedule

### Net Cumulative Cash Flow (NCCF) Schedule

Line	Instructions
040	<b>Net Common Equity Tier 1 Capital (1A)</b> Enter the amount of Net Common Equity Tier 1 capital.
050	<b>Net Tier 1 capital</b> Enter the amount of Net Tier 1 capital.
060	<b>Total capital</b> Enter the amount of Total capital.
070	<b>Adjusted CET 1A Capital risk-weighted assets</b> Enter the amount of CET 1A Capital risk-weighted assets.



## Schedule 4090 Regulatory Ratios

<b>080</b>	<p><b>Adjusted Tier 1 Capital risk-weighted assets</b></p> <p>Enter the amount of CET 1 Capital risk-weighted assets.</p>
<b>090</b>	<p><b>Adjusted Total Capital risk-weighted assets</b></p> <p>Enter the amount of Adjusted risk-weighted assets.</p>
<b>130</b>	<p><b>Exposure measurement</b></p> <p>Enter the amount reported on Line 1501 of the Basel III LRR.</p>
<b>142</b>	<p><b>Authorized Leverage Ratio</b></p> <p>Enter the amount reported on Line 1504 of the Basel III LRR.</p>
<b>150</b>	<p><b>Liquidity Coverage Ratio (LCR)</b></p> <p>The LCR has two components:</p> <ul style="list-style-type: none"> <li>• Value of the stock of high-quality liquidity assets (HQLA) in stressed conditions</li> <li>• Total net cash outflows, calculated according to the scenario parameters outlined below</li> </ul> $\frac{\text{Stock of HQLA}}{\text{Total net cash outflows over the next 30 calendar days}} \geq 100\%$ <p>Enter the amount reported on Line 99059 of the Liquidity Coverage Ratio (LCR) form.</p>
<b>160</b>	<p><b>Net Cumulative Cash Flow (NCCF)</b></p> <p>Enter the 12-month net cumulative cash flow amount reported in the Consolidated balance sheet section of the Net Cumulative Cash Flow (NCCF) form.</p>