



E-Services

Disclosure Guide

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1. REQUIREMENTS RELATED TO THE FILING OF ANNUAL STATEMENTS, SEMI-ANNUAL STATEMENTS, MONTHLY STATEMENTS AND OTHER DOCUMENTS FOR TRUST COMPANIES AND SAVINGS COMPANIES LICENSED IN QUÉBEC

Under an Act respecting trust companies and savings companies and Deposit Institutions and Deposit Protection Act, you must prepare the required documents and information and submit them to the AMF in the form specified in the table below.

All documents must be filed electronically through AMF E-Services.

Paper copies of the signed documents must be kept at the company's premises so that they are available for examination by the AMF, if necessary.

| Required Documents | Format | : Disclosure | | | Link | |
|-------------------------------------------------------------------------------|-----------|--------------|-------------|-----------|---------|------------|
| | | Annual | Semi-annual | Quarterly | Monthly | |
| Compa | nies with | a Québec | charter | | | |
| Annual financial statement to the AMF | Excel | • | | | | TCSC forms |
| Annual financial statement to the AMF signed by two directors | PDF | • | | | | |
| Auditor's report on the annual financial | PDF | • | | | | |
| BCAR (Simplified Capital Adequacy Return for Category III SMDIs) | Excel | • | | | | TCSC forms |
| BCAR signed by two directors | PDF | • | | | | |
| Audited consolidated financial statements of the company and its subsidiaries | PDF | • | | | | |
| Audited consolidated financial statements of the parent company | PDF | • | | | | |
| Annual report to shareholders of the company or the parent company | PDF | • | | | | |
| Compliance report for the administration of third-party assets ¹ | PDF | • | | | | |
| Ethics Committee report | PDF | • | | | | |
| Budget estimates | PDF | • | | | | |
| Organizational chart | PDF | • | | | | |
| Semi-annual financial statement to the AMF | Excel | | • | | | TCSC forms |
| Semi-annual financial statement to the AMF signed by two officers | PDF | | • | | | |
| BCAR (Simplified Capital Adequacy Return for Category III SMDIs) | Excel | | • | | | TCSC forms |
| BCAR signed by two officers | PDF | | • | | | |
| Liquidity Ratio (Operating Cash Flow Statement SMDI III) | Excel | | | | • | |
| Liquidity disclosure transmission form ⁴ | Excel | | | | • | TCSC forms |

| Companies with a Canadian charter or charter from another province | | | | | | |
|-------------------------------------------------------------------------------|-------|---|---|---|---|-------------------------|
| Annual financial statement to the AMF | Excel | • | | | | TCSC forms |
| Annual financial statement to the AMF signed by two directors | PDF | • | | | | |
| Auditor's report on the annual financial statement | PDF | • | | | | |
| BCAR (Basel capital adequacy report) | Excel | • | | | | Other form ² |
| BCAR signed by two directors | PDF | • | | | | |
| Leverage ratio statement ³ | Excel | • | | | | Other form ² |
| Audited consolidated financial statements of the company and its subsidiaries | PDF | • | | | | |
| Organizational chart | PDF | • | | | | |
| Semi-annual financial statement to the AMF | Excel | | • | | | TCSC forms |
| Semi-annual financial statement to the AMF signed by two officers | PDF | | • | | | |
| BCAR (Basel capital adequacy report) | Excel | | • | | | Other form ² |
| BCAR signed by two officers | PDF | | • | | | |
| Leverage ratio statement ³ | Excel | | • | | | Other form ² |
| Liquidity Ratio (LCR) ³ | Excel | | | | • | Other form ² |
| Liquidity Ratio (Streamlined NCCF form) ³ | Excel | | | | • | Other form ² |
| Liquidity Ratio (NFSR) ³ | Excel | | | • | | Other form ² |
| Liquidity Ratio (Operating Cash Flow Statement SMDI III) ³ | Excel | | | | • | Other form ² |
| Liquidity disclosure transmission form ⁴ | Excel | | | | • | TCSC forms |

¹⁻ Independent Practitioner's Reasonable Assurance Report on the Company's Explicit Written Statement on Sound and Prudent Management Practices and Internal Control Relating to the Administration and Safekeeping of Property Administered for Others (Reference: Canadian Standard of certification mission 3000)

²⁻ You must use the AMF's forms (TCSC forms). However, you can submit copies of the completed forms used to meet the same requirements of a regulatory authority other than the AMF.

³⁻ The required disclosures relating to liquidity and leverage are based on the categorization of Small and Medium-Sized Deposit Institutions (SMDI) as presented in the guidelines on standards relating to liquidity adequacy and that on capital adequacy.

⁴⁻ This form is mandatory to enable the transmission of the applicable liquidity forms at each liquidity disclosure period. Note that the liquidity disclosure is presented as a separate filing hyperlink in the Disclosure Schedule.

2. DOCUMENT TRANSFER

You must send your disclosures through AMF E-Services. To access E-Services, you must first register with clicSÉCUR, the Québec government's authentication service. To do so, consult our web page at http://www.lautorite.qc.ca/en/professionals/e-services/ and click on "Create your clicSÉQUR account."

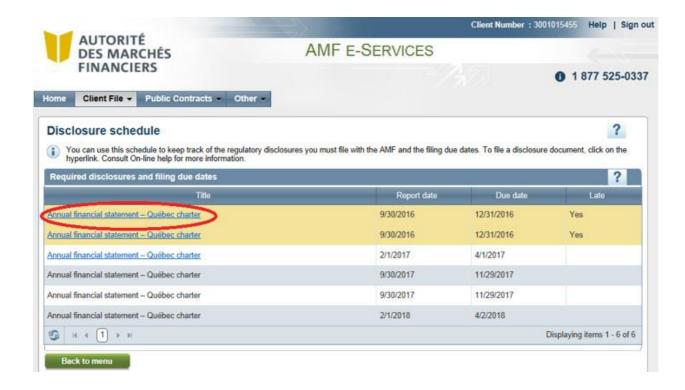
In your client file, you will find a schedule of documents to be submitted to the AMF. Follow these steps to submit your disclosure document(s).

2.1 Access your Disclosure schedule

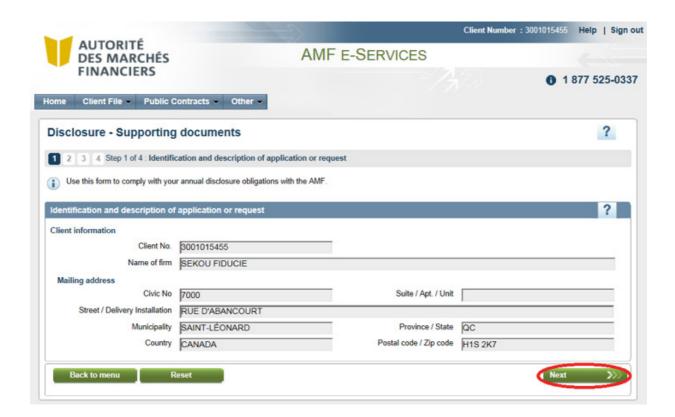
In AMF E-Services, access your **Disclosure schedule** under **Client File**. The schedule will display the links to use for submitting disclosures or supporting documents.



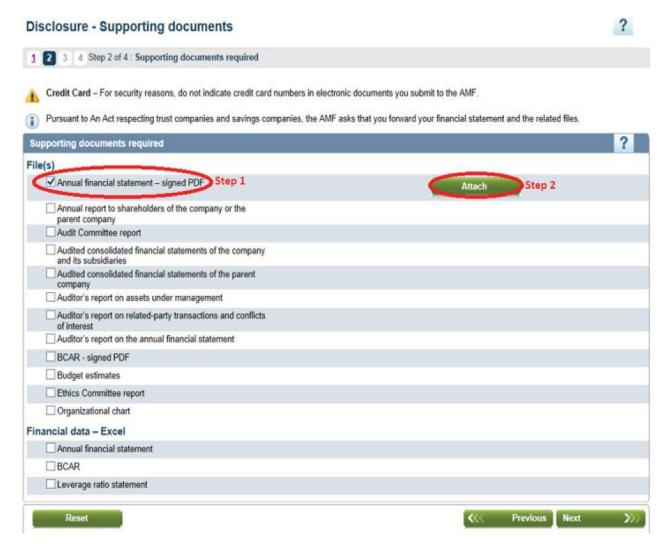
2.2 Click on the Disclosure hyperlink



2.3 Click on Next

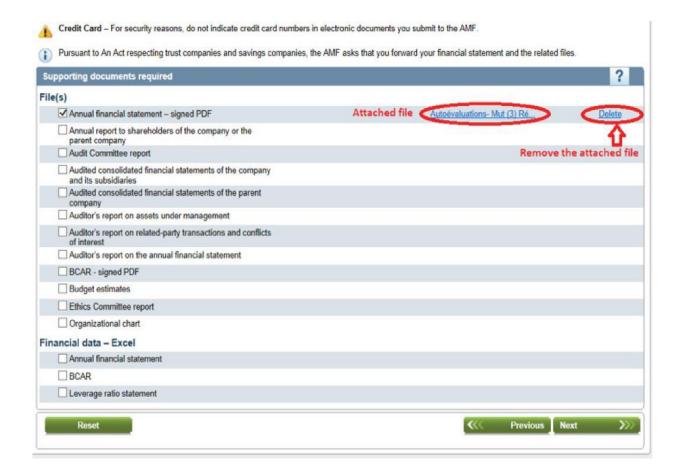


- **2.4 Tick the box** corresponding to the documents to be submitted
 - **Step 1**: Select the disclosure or supporting document you want to attach.
 - **Step 2**: Click on **Attach** to append the disclosure or supporting document.
 - Repeat steps 1 and 2 to attach all documents to be submitted.



2.4.1 How to remove an attached document

To remove a document and replace it with another, click on "Delete" in the upper right corner.

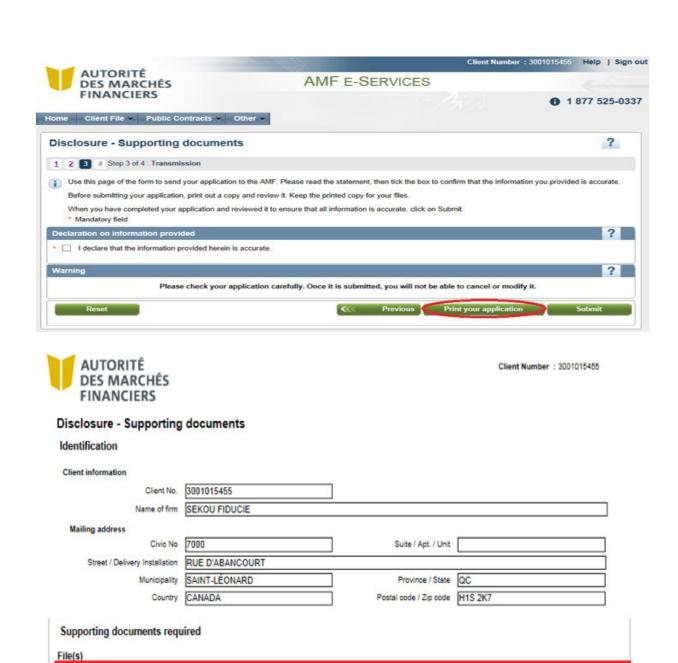


2.5 Click on Next to submit attached documents

Credit Card – For security reasons, do not indicate credit card numbers in electronic documents you submit to the AMF. Pursuant to An Act respecting trust companies and savings companies, the AMF asks that you forward your financial statement and the related files. Supporting documents required File(s) ✓ Annual financial statement – signed PDF Autoévaluations- Mut (3) Ré... Delete Annual report to shareholders of the company or the parent company Audit Committee report Audited consolidated financial statements of the company and its subsidiaries Audited consolidated financial statements of the parent company Auditor's report on assets under management Auditor's report on related-party transactions and conflicts Auditor's report on the annual financial statement BCAR - signed PDF ■ Budget estimates Ethics Committee report Organizational chart Financial data - Excel Annual financial statement BCAR Leverage ratio statement Previous Next Reset

2.6 List of attached documents

Click on <u>Print your application</u> to review and/or print the list of disclosures or supporting documents before submitting them.



Declaration on information provided

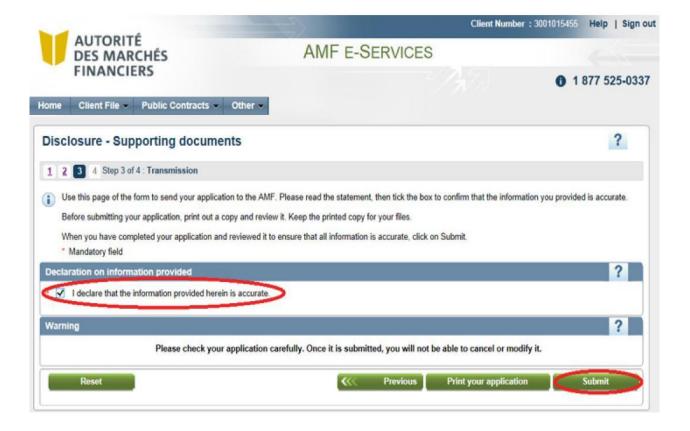
Financial data - Excel

✓ Annual financial statement – signed PDF

Autoévaluations- Mut (3) RéviséJP 2014-05-08 .xlsx

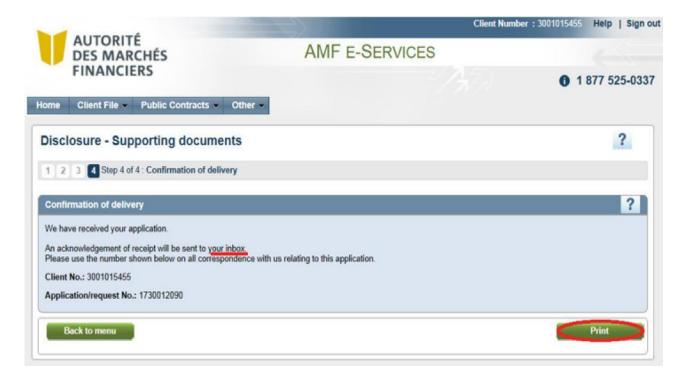
2.7 Final transmission of documents

- Step 1: Tick the box "I declare that the information provided herein is accurate."
- Step 2: Click on Submit.



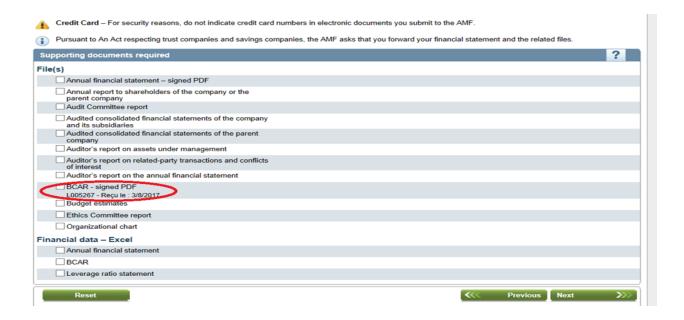
2.8 Confirmation of receipt by the AMF

After the documents have been submitted, an acknowledgement of receipt will be sent to your inbox. You can print this confirmation from the screen by clicking on **Print** or by accessing your **Secure Message Inbox**.



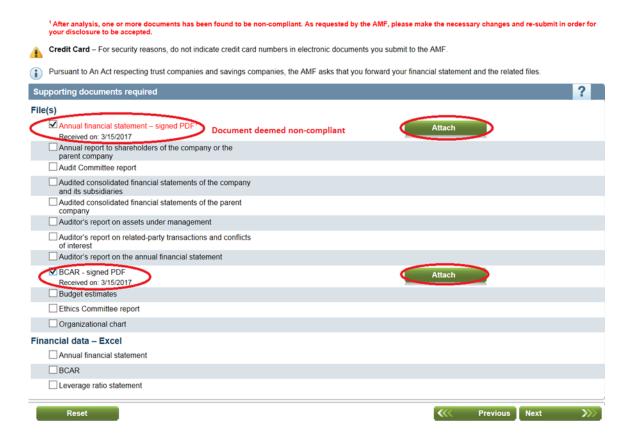
2.9 Documents already submitted

You can send your documents one at a time, or in separate submissions. The indication **Received on: (date)** will appear below the name of the document submitted. You must follow the above steps for each document you wish to submit.



2.10 Submit other versions of documents already submitted

If you—or the AMF following its analysis—determine that certain documents are non-compliant, you can resubmit them. You must follow the above steps to resubmit your documents.



3. POSSIBLE ERRORS

| Message d'erreur | Motif | Correction | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|--|--|
| The file name extension for support document {0} cannot be processed by the AMF's computer system. | The file that you are trying to attach (Step 4) has an extension that is not accepted (iso, xlsm, etc.). | Attach only Word, Excel or PDF files | | |
| To send support documents electronically, you must attach a file. | You did not attach at least one supporting document in Steps 4 and 5. | Attach at least one valid copy of this supporting document | | |
| File "{0}" is refused, because the antivirus software has detected it as suspect. Please attach a compliant file. | Infected or corrupt files are not accepted | Please attach a valid file | | |
| You must select at least one type of supporting document in order to | You did not select any supporting document (Step 4). | Select at least one supporting document | | |
| File "{0}" cannot be found. Please use the Browse button to find the supporting document. | The file that you are trying to attach (Step 4) cannot be found on the disk or location indicated. | Check location of file | | |
| File "{0}" is refused because its name contains one or more unauthorized characters: "{1}." Please rename your file. | | | | |
| You cannot use the period character consecutively () in the middle of a file name. | | | | |
| You cannot use the period character at the beginning of a file name. | | | | |
| You cannot use the period character at the end of a file name. | The name of the file that you are trying to attach (Step 4) | Rename the file or select another file | | |
| You cannot use the underscore character (_) at the beginning of a file name. | has one or more unauthorized characters. | | | |
| You cannot use a file or folder name ending with one of the following strings: .files; _files; _files; -Dateien; _fichier; _bestanden; _file; _archivos; -filer; _tiedostot; _pliki; _soubory; _elemei; _ficheiros; _arquivos; _dosyalar; _datoteke; _fitxers; _failid; _fails; _bylos; _fajlovi; _fitxategiak. | | | | |
| Your form is not the most recent version for supporting document "{0}." Please go to the AMF's site to download the latest version of the template. | The form (Financial data _Excel) that you are trying to attach is an outdated version. | Download the most recent version from the AMF website | | |