

**MONTHLY INFORMATION RETURN &
ANNUAL INFORMATION RETURN
COMPLETION GUIDE**



November 2010

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Institution Information

Z01 Charter Number

This is the Charter Number.

Z02 Institution's Name

Z02.1 Institution's Trade Name (if applicable)

Z03 Period Start

This represents the beginning of the reporting period. For example, if the credit union's fiscal year end is December, the period start date would be January 1st.

Z04 Period Finish

This represents the quarter or month-end date. For example, if the credit union files quarterly and its fiscal year end is December, the period finish date would be March 31st.

Z04.1 Number of months (fiscal year to date) covered by this submission

The total number of months, year to date, covered by this submission.

Z04.2 Class (per BIS II rules)

The credit union's Class (Class 1 or Class 2) as defined in O. Reg 237/09 Section 1 and Section 2. A Class 1 credit union means a credit union that is not a Class 2 credit union. A credit union is a class 2 credit union if its total assets are greater than or equal to \$50 million, or, if it makes a commercial loan. A credit union that becomes a Class 2 credit union remains a Class 2 credit union in perpetuity.

Z05 Changes

This is a check box which may be left blank if there is nothing to report. Please click on the "changes" box if there are significant changes which may affect the comparison of the data in this return with those previously submitted.

Z06 Explain below any significant changes in accounting procedures which may affect the comparison of the data in this return with those previously submitted. Include comments on changes in corporate structure, such as the acquisition of or amalgamation

with another credit union, or the opening and closing of branches.

This is a text field and can be blank. However, if you have clicked on the "changes" box in field Z05, indicating that there are significant changes which may affect the comparison of the data in this return with those previously submitted, an explanation of the changes must be provided in field Z06.

If you have clicked on the "changes" box in field Z05, indicating that there are significant changes which may affect the comparison of the data in this return with those previously submitted, an explanation of the changes must be provided in field Z06.

Z07 Prepared by: Name

All forms submitted to DICO must include the name and title of the person who prepared the return(s).

Z07 is a required field and cannot be blank.

Z08 Prepared by: Title

All forms submitted to DICO must include the name and title of the person who prepared the return(s).

Z08 is a required field and cannot be blank.

Z09 Signature (Prepared by)

The credit union's records should include a hardcopy of the form with the signature of the person that prepared the return.

Z10 Date (Prepared)

All forms submitted to DICO must include the date prepared.

Z10 is a required field and cannot be blank.

Z11 Approved by: Name

All forms submitted to DICO must include the name and title of the person who approved the return(s).

Z11 is a required field and cannot be blank.

Z12 Approved by: (Select appropriate title):

All forms submitted to DICO must include the name and title of the person who approved the return(s). Please select the appropriate title

(CEO / General Manager / Manager) of the person who approved the return.

Z12 is a required field and cannot be blank.

Z13 email address: (for related DICO correspondence) Signature (Approved by)

The email address of the individual who is responsible for receiving related correspondence from DICO. The credit union's records should include a hardcopy of the form with the signature of the person that approved the return (within this field). Please enter a valid email address.

Z13 is a required field and cannot be blank.

Z14 Date (Approved)

All forms submitted to DICO must include the date of approval. Please enter the approval date.

Z14 is a required field and cannot be blank.

Balance Sheet Schedules

Assets

Cash and Investment Schedules

Cash and Deposits

A01 Cash

Cash in vault, automated telling machines (ATMs), treasury, and with tellers. Also includes cheques and items in transit. Cheques in transit are that portion of cash representing cheques deposited by members which have not yet cleared. Negative (credit) amounts should be reported in field E15.

A01 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A03 Deposits in a League, Central 1, FCDQ, or CCD

Total deposits held with leagues, Central 1 Credit Union, CUCC, FCDQ, or CCD cashable within 100 days. Credit amounts should be reported in field E11 or E13 as applicable.

A03 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. If you are a member of Central 1 Credit Union or a league, and the amount reported in field A03 is not greater than zero, please verify that this is correct and proceed.

A05 Deposits in a deposit taking institution in Canada (e.g. Banks and Trust cos.)

Total of account balance(s) held with other financial institutions such as banks, trusts, and Province of Ontario Savings.

A05 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A07 Cheques and other items in Transit

Total dollar amount of items such as cheques, drafts, money orders credit vouchers that have not yet cleared through the bank clearing system. Negative (credit) amounts should be reported in field E11 "Short term borrowings from financial institutions".

A07 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A09 Total Cash and Deposits

The sum of all Cash and Deposits A01, A03, A05, and A07.

Investments

A10 Federal government issued securities (incl. government agencies)

Total dollar amount of Securities that are issued by the Federal government or one of their agencies such as T-bills, bonds & promissory notes.

A10 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A12 Provincial government issued securities (incl. government agencies)

Total dollar amount of Securities that are issued by the provincial government or one of their agencies such as T-bills, bonds, promissory notes.

A12 can accept zero or positive values rounded to the nearest Canadian

dollar. This field can be blank, if you have nothing to report.

A14 Investments accounted for using equity method

Includes that portion of investments in unconsolidated subsidiaries that are financial institutions and are accounted for using the equity method of accounting. Such investments are deducted for the purposes of calculating regulatory capital. For further details, please refer to the Capital Adequacy Guideline for Ontario's Credit Unions and Caisses Populaires and subsection 17 (1) of Ontario Regulation 237/09.

A14 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A16 Securities secured by mortgages and guaranteed by CMHC

Total dollar amount of insured or government backed mortgage securities held by the credit union

A16 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A18 Commercial paper, banker's acceptances and similar instruments guaranteed by a deposit-taking institution in Canada

Total dollar amount of commercial paper, banker's acceptances, etc. held by the credit union.

A18 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A20 Securities issued by a municipality

Total dollar amount of Securities that are issued by a municipality such as bonds & promissory notes.

A20 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A22 Securities issued by a school board, university, hospital etc.

Total dollar amount of Securities that are issued by a school board, university, hospital etc. such as bonds & promissory notes.

A22 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A24 Securities that are secured by mortgages NOT guaranteed by CMHC

Total dollar amount of securities that are secured by mortgages that are not guaranteed by the Canadian Mortgage and Housing Corporation.

A24 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report.

A26 League shares

The cost of shares held in a league.

A26 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. If you are a member of Central 1 Credit Union or a league, and the amount reported in field A26 is not greater than zero, please verify that this is correct and proceed.

A28 Other investments

The cost of other investments such as portfolio investments in mutual funds, mortgage-backed securities guaranteed by CMHC, equity interests in other corporations.
Field is automatically filled from A75.

A28 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. A28 must equal the amount reported in field A75.

A30 Total investments

The sum of fields A10 to A28.

Other Investments

A32 Equities aggregate cost

Total cost of stocks/shares of a corporation. This amount includes the original cost of the stock/share plus any acquisition costs.

A32 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. If an amount greater than zero is recorded in field A33, then an amount greater than zero must be reported in field A32.

A33 Equities aggregate accounting value

Total dollar amount of the credit union's investment in equities at their accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally

accepted accounting principles (GAAP).

A33 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The field A33 cannot be blank, if an amount greater than zero is recorded in A32. If you have entered zero in A33 and you have entered an amount greater than zero in A32, please verify that this is correct and proceed.

A34 Equities largest single name

The name of the corporation/company with which the credit union holds the single largest dollar cost of its total equities.

This is a text field and can be blank. The field A34 cannot be blank, if an amount greater than zero is recorded in either A32 or A33.

A35 Equities largest single cost

The dollar amount of the single largest equity investment held at cost by the credit union.

A35 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A35 must be greater than zero and less than or equal to the amount recorded in A32, if the amount in A32 is greater than zero.

A36 Equities largest single % capital

The single largest equity investment held by the credit union expressed as a percentage of total capital. This field is automatically calculated as A35 divided by RW12 (Reg Cap).

A37 Equities largest single accounting value

The dollar amount of the single largest equity investment held at its accounting value as determined by its accounting classification (Available for Sale, Held for Trading, and Held to Maturity) by the credit union.

A37 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A37 must be greater than zero and less than or equal to the amount recorded in A33, if the amount in A33 is greater than zero.

A38 Income trusts aggregate cost

Total dollar cost of income trusts. This amount includes the original cost

of the income trust plus any acquisition costs.

A38 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The field A38 cannot be blank, if an amount greater than zero is recorded in A39.

A39 Income trusts aggregate accounting value

Total dollar amount of the credit union's investment in income trusts at their accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP).

A39 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The field A39 cannot be blank, if an amount greater than zero is reported in field A38. If you have entered zero in A39 and you have entered an amount greater than zero in A38, please verify that this is correct and proceed.

A40 Income trusts largest single name

The name of the income trust with which the credit union holds the single largest dollar cost of its total assets in income trusts.

This is a text field and can be blank. The field A40 cannot be blank if an amount greater than zero is reported in either A38 or A39.

A41 Income trusts largest single cost

The dollar amount of the single largest income trust investment held at cost by the credit union.

A41 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A41 must be greater than zero and less than or equal to the amount recorded in A38, if the amount in A38 is greater than zero.

A42 Income trusts largest single % capital

The single largest income trust investment held by the credit union expressed as a percentage of total capital. This field is automatically calculated as A41 divided by RW12 (Reg Cap).

A43 Income trusts largest single accounting value

The dollar amount of the single largest income trust investment held at its accounting value as determined by its accounting classification (Available for Sale, Held for Trading, and Held to Maturity) by the credit

union.

A43 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A43 must be greater than zero and less than or equal to the amount recorded in A39, if the amount in A39 is greater than zero.

A44 Mutual funds aggregate cost

Total dollar cost of the credit union's investment in mutual funds. This amount includes the original cost of the mutual fund plus any acquisition costs.

A44 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A44 must be greater than zero if the amount in A45 is greater than zero.

A45 Mutual funds aggregate accounting value

Total dollar amount of the investment in mutual funds at their accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP).

A45 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The field A45 cannot be blank if an amount greater than zero is reported in A44. If you have entered zero in A45 and you have entered an amount greater than zero in A44, please verify that this is correct and proceed.

A46 Mutual funds largest single name

The name of the mutual fund with which the credit union holds the single largest dollar cost of its total assets in mutual funds.

This is a text field and can be blank. The field A46 cannot be blank if an amount greater than zero is reported in either A44 or A45.

A47 Mutual funds largest single cost

The dollar amount of the single largest mutual fund investment held at cost by the credit union.

A47 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A47 must be greater than zero and less than or equal to

the amount recorded in A44, if the amount in A44 is greater than zero.

A48 Mutual funds largest single % capital

The single largest mutual fund investment held by the credit union expressed as a percentage of total capital. This field is automatically calculated as A47 divided by RW12 (Reg Cap).

A49 Mutual funds largest single accounting value

The dollar amount of the single largest mutual fund investment held at its accounting value as determined by its accounting classification (Available for Sale, Held for Trading, and Held to Maturity) by the credit union.

A49 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A49 must be greater than zero and less than or equal to the amount recorded in A45, if the amount in A45 is greater than zero.

A50 Corporate bonds aggregate cost

Total dollar cost of the credit union's investment in corporate bonds. This amount includes the original cost of the corporate bonds plus any acquisition costs.

A50 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A50 must be greater than zero if the amount in A51 is greater than zero.

A51 Corporate bonds aggregate accounting value

Total dollar amount of the investment in corporate bonds at their accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP).

A51 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The field A51 cannot be blank if an amount greater than zero is reported in field A50. If you have entered zero in A51 and you have entered an amount greater than zero in A50, please verify that this is correct and proceed.

A52 Corporate bonds largest single name

The name of the corporation who issued the bond with which the credit union holds the single largest dollar cost of its total assets in corporate

bonds.

This is a text field and can be blank. The field A52 cannot be blank if an amount greater than zero is reported in either A50 or A51.

A53 Corporate bonds largest single cost

The dollar amount of the single largest corporate bond investment held at cost by the credit union.

A53 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A53 must be greater than zero and less than or equal to the amount recorded in A50, if the amount in A50 is greater than zero.

A54 Corporate bonds largest single % capital

The single largest corporate bond fund investment held by the credit union expressed as a percentage of total capital. This field is automatically calculated as A53 divided by RW12 (Reg Cap).

A55 Corporate bonds largest single accounting value

The dollar amount of the single largest corporate bond investment held at its accounting value as determined by its accounting classification (Available for Sale, Held for Trading, and Held to Maturity) by the credit union.

A55 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in field A55 must be greater than zero and less than or equal to the amount recorded in A51, if the amount in A51 is greater than zero.

A56 Other debt instruments aggregate cost

Total dollar cost of the credit union's investment in other debt instruments. This amount includes the original cost of the other debt instruments plus any acquisition costs.

A56 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A56 must be greater than zero if the amount in A57 is greater than zero.

A57 Other debt instruments aggregate accounting value

Total dollar amount of the investment in other debt instruments at their accounting value as determined by its accounting classification

(Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP).

A57 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. A57 cannot be blank if an amount greater than zero is reported in field A56. If you have entered zero in A57 and you have entered an amount greater than zero in A56, please verify that this is correct and proceed.

A58 Other debt instruments largest single name

The name of the corporation who issued the other debt instrument with which the credit union holds the single largest dollar cost of its total assets in other debt instruments.

This is a text field and can be blank. A58 cannot be blank if an amount greater than zero is reported in either A56 or A57.

A59 Other debt instruments largest single cost

The dollar amount of the single largest investment in other debt instruments held at cost by the credit union.

A59 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A59 must be greater than zero and less than or equal to the amount recorded in A56, if the amount in A56 is greater than zero.

A60 Other debt instruments largest single % capital

The single largest investment in other debt instruments investment held by the credit union expressed as a percentage of total capital. This field is automatically calculated as A59 divided by RW12 (Reg Cap).

A61 Other debt instruments largest single accounting value

The dollar amount of the single largest investment in other debt instruments held at its accounting value as determined by its accounting classification (Available for Sale, Held for Trading, and Held to Maturity) by the credit union.

A61 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A61 must be greater than zero and less than or equal to the amount recorded in A57, if the amount in A57 is greater than zero.

A62 Derivatives aggregate cost

Total dollar cost of the credit union's investment in derivative instruments. This amount includes the original cost of the corporate bonds plus any acquisition costs.

A62 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A62 must be greater than zero if the amount in A63 is greater than zero.

A63 Derivatives aggregate accounting value

Total dollar amount of the investment in derivative instruments at their accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP).

A63 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. A63 cannot be blank if an amount greater than zero is reported in field A62. If you have entered zero in A63 and you have entered an amount greater than zero in A62, please verify that this is correct and proceed.

A64 Derivatives largest single name

The name of the corporation who issued the derivative investment instrument with which the credit union holds the single largest dollar cost of its total assets in derivatives.

A64 cannot be blank if an amount greater than zero is reported in either A62 or A63.

A65 Derivatives largest single cost

The dollar amount of the single largest derivative investment instrument held at cost by the credit union.

A65 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A65 must be greater than zero and less than or equal to the amount recorded in A62, if the amount in A62 is greater than zero.

A66 Derivatives largest single % capital

The single largest derivative investment instrument held by the credit union expressed as a percentage of total assets. This field is automatically calculated as A65 divided by RW12 (Reg Cap).

A67 Derivatives largest single accounting value

The dollar amount of the single largest derivative investment instrument held at its accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAA

A67 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A67 must be greater than zero and less than or equal to the amount recorded in A63, if the amount in A63 is greater than zero.

A68 Other investments aggregate cost

Total dollar cost of the credit union's investment in other investments. This amount includes the original cost of the corporate bonds plus any acquisition costs.

A68 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A68 must be greater than zero if the amount in A69 is greater than zero.

A69 Other investments aggregate accounting value

Total dollar amount of the investment in other investments at their accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP).

A69 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. A69 cannot be blank if an amount greater than zero is reported in A68. If you have entered zero in A69 and you have entered an amount greater than zero in A68, please verify that this is correct and proceed.

A70 Other investments largest single name

The name of the corporation who issued the other investments with which the credit union holds the single largest dollar cost of its total assets in other investments.

A70 cannot be blank if an amount greater than zero is reported in either A68 or A69.

A71 Other investments largest single cost

The dollar amount of the single largest other investment held at cost by

the credit union.

A71 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A71 must be greater than zero and less than or equal to the amount recorded in A68, if the amount in A68 is greater than zero.

A72 Other investments largest single % capital

The single largest other investment held by the credit union expressed as a percentage of total capital. This field is automatically calculated as A71 divided by RW12 (Reg Cap).

A73 Other investments largest single accounting value

The dollar amount of the single largest other investment held at its accounting value as determined by its accounting classification (Available for Sale/Held for Trading/Held to Maturity) under generally accepted accounting principles (GAAP) by the credit union.

A73 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount reported in A73 must be greater than zero and less than or equal to the amount recorded in A69, if the amount in A69 is greater than zero.

A74 Total cost - other investments

The sum of fields A32, A38, A44, A50, A56, A62, A68

A75 Total accounting value - other investments

The sum of fields A33, A39, A45, A51, A57, A63, A69.

A75 must equal the amount reported in field A28.

Other Assets Schedules

Capital (Fixed) Assets

A83 Equipment and leasehold improvements (net of depreciation/ amortization)

The purchase price or cost less accumulated amortization of furniture, fixtures, equipment and leasehold improvements. Computer equipment and software should be included in this category, when not expensed. Leasehold improvements include office partitioning, air conditioning, and other improvements.

A83 can accept zero or positive values rounded to the nearest Canadian dollar. A83 can be blank, if you have nothing to report.

A84 Land and buildings (net of depreciation)

The value of land and the unamortized value of buildings stated at cost or market less accumulated amortization on building(s).

A84 can accept zero or positive values rounded to the nearest Canadian dollar. A84 can be blank, if you have nothing to report.

A85 Real estate held for investment

Real estate which is detached from the credit union building and not currently used in the operations of the credit union but which is held to generate income less accumulated amortization.

A85 can accept zero or positive values rounded to the nearest Canadian dollar. A85 can be blank, if you have nothing to report.

A86 Foreclosed real estate and other assets held for sale

Real estate and other assets taken on foreclosure and held in inventory for eventual disposal and payment of loans.

A86 can accept zero or positive values rounded to the nearest Canadian dollar. A86 can be blank, if you have nothing to report.

A87 Total capital (fixed) assets

The sum of fields A83, A84, A85, and A86.

Goodwill and Intangible Assets

A88 Goodwill unconditionally guaranteed by a League and approved by the Superintendent of FSCO

Goodwill arising from mergers and acquisitions which has been unconditionally guaranteed by a League and approved by the Superintendent of FSCO. See Capital adequacy guideline for Ontario's credit unions and caisses populaires, October 1, 2009.

A88 can accept zero or positive values rounded to the nearest Canadian dollar. A88 can be blank, if you have nothing to report.

A89 Goodwill

Goodwill may be created through mergers and purchases of other institutions. Other deductions from regulatory capital include deferred tax

debits that will not be realized in the following fiscal year and income tax recoverable that cannot be realized through a carry-back to preceding years.

A89 can accept zero or positive values rounded to the nearest Canadian dollar. A89 can be blank, if you have nothing to report.

A90 Intangible Assets

Intangible assets may include trademarks or patents.

A90 can accept zero or positive values rounded to the nearest Canadian dollar. A90 can be blank, if you have nothing to report.

A91 Deferred taxes / income taxes recoverable

Deferred tax debits that will not be realized in the following fiscal year and/or income taxes recoverable that cannot be realized through a loss carry-back to earlier years.

A91 can accept zero or positive values rounded to the nearest Canadian dollar. A91 can be blank, if you have nothing to report.

A92 Total goodwill and intangible assets

The sum of fields A88, A89, A90, and A91.

Other Assets

A93 Accrued interest and other receivables

Interest income earned but not yet received on loans and investments.

A93 can accept zero or positive values rounded to the nearest Canadian dollar. A93 can be blank, if you have nothing to report.

A94 Other assets

Other assets such as prepaid expenses, deferred debits involving pension benefits and miscellaneous assets.

A94 can accept zero or positive values rounded to the nearest Canadian dollar. A94 can be blank, if you have nothing to report.

A95 Total other assets

The sum of fields A93 and A94.

Liquidity Schedules

Liquidity

A02 Cash held for liquidity

The portion of Cash (A01) designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A02 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A02 may not be larger than the Cash reported in A01. If you have reported an amount greater than zero in field A01, but have reported zero or no value in field A02, please verify that this is correct and proceed.

A04 Deposits in a League, Central 1, FCDQ, or CCD held for liquidity

The portion of Deposits in a League designated to be held designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A04 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A04 may not be larger than Deposits held in a league (A03). If you have reported an amount greater than zero in field A03, but you have reported zero or no value in field A04, please verify that this is correct and proceed.

A06 Deposits in a deposit taking institution in Canada (e.g. Banks and Trust cos.) held for liquidity

Total of account balance(s) held with other financial institutions such as banks, trusts, and Province of Ontario Savings. Credit balances should be reported in field E11.

A06 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A06 may not be larger than Deposits in a deposit taking institution (A05). If you have reported an amount greater than zero in field A05, but have reported zero or no value in field A06, please verify that this is correct and proceed.

A08 Cheques and other items in Transit held for liquidity

The portion of Cheques and other items in Transit (A07) designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A08 can accept zero or positive values rounded to the nearest Canadian

dollar. This field can be blank, if you have nothing to report. The amount in field A08 may not be larger than the amount recorded in Cheques and other items in Transit (A07). If you have reported an amount greater than zero in field A07, but have reported zero or no value in field A08, please verify that this is correct and proceed.

A11 Federal government issued securities (incl. government agencies) held for liquidity

The portion of Federal government issued securities (A10) that is designated to be as liquid assets in accordance with the credit union's Liquidity Policy.

A11 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A11 may not be larger than the amount recorded in Federal government issued securities (A10).

A13 Provincial government issued securities (incl. government agencies) held for liquidity

The portion of Provincial government issued securities (A12) that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A13 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A13 may not be larger than the amount recorded in Provincial government issued securities (A12).

A15 Investments accounted for using equity method held for liquidity

The portion of Investments (A14) that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A15 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A15 may not be larger than the amount recorded in Investments accounted for using equity method (A14).

A17 Securities secured by mortgages and guaranteed by CMHC held for liquidity

The portion of Securities secured by mortgages guaranteed by government/insurance (A16) that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A17 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A17 may not be larger than Securities secured by mortgages and guaranteed by CMHC (A16).

A19 Commercial paper, banker's acceptances and similar instruments guaranteed by a deposit-taking institution in Canada held for liquidity

The portion of Commercial paper, banker's acceptances and similar instruments guaranteed by a deposit-taking institution in Canada (A18) that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A19 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A19 may not be larger than the amount recorded in Commercial paper, banker's acceptances and similar instruments guaranteed by a deposit-taking institution in Canada (A18).

A21 Securities issued by a municipality held for liquidity

The portion of Securities issued by a municipality (A20) that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A21 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A21 may not be larger than the amount recorded in Securities issued by a municipality (A20).

A23 Securities issued by a school board, university, hospital etc. held for liquidity

The portion of Securities issued by a school board, university, hospital etc. (A22) that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A23 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A23 may not be larger than the amount recorded in Securities issued by a school board, university, hospital etc. (A22).

A25 Securities that are secured by mortgages NOT guaranteed by CMHC held for liquidity

The portion of Securities that are secured by mortgages NOT

guaranteed by CMHC (A24) that is designated to be held for liquidity purposes to be able to meet future cash flow obligations of the credit union as they are scheduled to come due.

A25 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A25 may not be larger than the amount recorded in Securities that are secured by mortgages NOT guaranteed by CMHC (A24).

A27 League shares held for liquidity

The portion of League Shares that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A27 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A27 may not be larger than the amount recorded in League shares (A26). If you have entered an amount greater than zero in A26 and A27, please verify that this is correct and proceed.

A29 Other investments held for liquidity

The portion of Other Investments that is designated to be held as liquid assets in accordance with the credit union's Liquidity Policy.

A28 can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. The amount in field A29 may not be larger than the amount recorded in Other investments (A28).

Liquidity Ratios

A76 Does the credit union have a line of credit with a financial institution, Credit Union Central of Canada, Central 1 Credit Union, La Fédération des caisses Desjardins du Québec or La Caisse centrale Desjardins du Québec equal to 2% or more of total deposits that is revocable only after 30 days notice to the credit union?

Check the appropriate box.

A76 a required field and cannot be blank. If you are a member of Central 1 Credit Union or a League, or you have reported an amount greater than zero in field E15, and have answered No to field A76, please verify that this is correct and proceed.

A77 Did the credit union fall out of compliance with the liquidity rules as defined in Ontario Regulation 237/09 or the credit union's own

policy at any time during the reporting period?

Check the appropriate box.

A78 What is the credit union's policy minimum for "assets held for liquidity" expressed as a percentage of deposits and borrowings?

The Act (s.85), Regulations (s.20 for Class 1 institutions; s. 21 for Class 2 institutions) and DICO guidelines indicate that the credit union must have a documented policy that outlines the minimum required liquidity that the credit union will hold at any time.

Class 1 institutions must maintain a minimum of 7% of total deposits and borrowings (or 5% if the credit union has a qualifying line of credit as defined in the Regulations (s. 20)).

Class 2 institutions must use the prudent person approach for determining their minimum liquidity requirements as defined in the Regulations (s. 21). Additional guidance is provided in the DICO Guidance Note: Liquidity.

A78 can accept only positive values rounded to the nearest Canadian dollar. This is a required field and can not be blank. If the value reported in field A78 is greater than 50% or is greater than Liquidity reported in field A81, please verify that this is correct and proceed.

A79 What was the dollar amount of the credit union's liquid assets at the end of the reporting period?

The total dollar of eligible assets as defined in the Regulations s.20 for Class 1 institutions and s. 21 for Class 2 institutions. This field is automatically calculated as the sum of fields A02, A04, A06, A08, A11, A13, A15, A17, A19, A21, A23, A25, A27, A29.

A80 Deposits and borrowings

This is the total of all eligible deposit and borrowings. This field is automatically calculated as the sum of E09 and E15.

A81 Liquidity (%)

The value in this field represents the credit union's liquid assets A79 divided by the sum of deposits and borrowings A80.

Loan Schedules

Detailed Loan Information

L01 Personal Loans - Non-delinquent

This value represents the total of all Personal Loans, less the total value of those in arrears.

L01 can accept zero or positive values rounded to the nearest Canadian dollar. L01 can be blank, if you have nothing to report.

L15 Residential Mortgage Loans - Non-delinquent

The total amount of current residential mortgage loans that are not delinquent (all mortgage payments are current).

L15 can accept zero or positive values rounded to the nearest Canadian dollar. L15 can be blank, if you have nothing to report.

L29 Commercial Loans - Non-delinquent

The amount of current commercial loans.

L29 can accept zero or positive values rounded to the nearest Canadian dollar. L29 can be blank, if you have nothing to report.

L43 Institutional Loans - Non-delinquent

The amount of current institutional loans.

L43 can accept zero or positive values rounded to the nearest Canadian dollar. L43 can be blank, if you have nothing to report.

L57 Unincorporated Association Loans - Non-delinquent

The amount of current unincorporated association loans.

L57 can accept zero or positive values rounded to the nearest Canadian dollar. L57 can be blank, if you have nothing to report.

L71 Agricultural Loans - Non-delinquent

The amount of current agricultural loans.

L71 can accept zero or positive values rounded to the nearest Canadian dollar. L71 can be blank, if you have nothing to report.

L85 Total loans for (Non-delinquent)

This column (fields L85 to L98) represents the sum of all fields across each row. For example, field 85 is the total amount of current loans for all loan categories, and equals the sum of fields L01, L15, L29, L43, L57, and L71. These totals are computed across each subsequent row.

L02 Personal Loans - Under 30 days

The amount of personal loans in arrears from 1 to 29 days.

L02 can accept zero or positive values rounded to the nearest Canadian dollar. L02 can be blank, if you have nothing to report.

L16 Residential Mortgage Loans - Under 30 days

The amount of residential mortgage loans in arrears but not impaired from 1 to 29 days.

L16 can accept zero or positive values rounded to the nearest Canadian dollar. L16 can be blank, if you have nothing to report.

L30 Commercial Loans - Under 30 days

The amount of commercial loans in arrears but not impaired from 1 to 29 days.

L30 can accept zero or positive values rounded to the nearest Canadian dollar. L30 can be blank, if you have nothing to report.

L44 Institutional Loans - Under 30 days

The amount of institutional loans in arrears but not impaired from 1 to 29 days.

L44 can accept zero or positive values rounded to the nearest Canadian dollar. L44 can be blank, if you have nothing to report.

L58 Unincorporated Association Loans - Under 30 days

The amount of unincorporated association loans in arrears but not impaired from 1 to 29 days.

L58 can accept zero or positive values rounded to the nearest Canadian dollar. L58 can be blank, if you have nothing to report.

L72 Agricultural Loans - Under 30 days

The amount of agricultural loans in arrears but not impaired from 1 to 29 days.

L72 can accept zero or positive values rounded to the nearest Canadian dollar. L72 can be blank, if you have nothing to report.

L86 Total loans for (Under 30 days)

This column (fields L85 to L98) represents the sum of all fields across each row. For example, field L85 is the total amount of current loans for all loan categories, and equals the sum of fields L01, L15, L29, L43, L57, and L71. These totals are computed across each subsequent row.

L03 Personal Loans - 30 to 89 days

The amount of personal loans in arrears from 30 to 89 days.

L03 can accept zero or positive values rounded to the nearest Canadian dollar. L03 can be blank, if you have nothing to report.

L17 Residential Mortgage Loans - 30 to 89 days

The amount of residential mortgage loans in arrears but not impaired from 30 to 89 days.

L17 can accept zero or positive values rounded to the nearest Canadian dollar. L17 can be blank, if you have nothing to report.

L31 Commercial Loans - 30 to 89 days

The amount of commercial loans in arrears but not impaired from 30 to 89 days.

L31 can accept zero or positive values rounded to the nearest Canadian dollar. L31 can be blank, if you have nothing to report.

L45 Institutional Loans - 30 to 89 days

The amount of institutional loans in arrears but not impaired from 30 to 89 days.

L45 can accept zero or positive values rounded to the nearest Canadian dollar. L45 can be blank, if you have nothing to report.

L59 Unincorporated Association Loans - 30 to 89 days

The amount of unincorporated association loans in arrears but not impaired from 30 to 89 days.

L59 can accept zero or positive values rounded to the nearest Canadian dollar. L59 can be blank, if you have nothing to report.

L73 Agricultural Loans - 30 to 89 days

The amount of agricultural loans in arrears but not impaired from 30 to

89 days.

L73 can accept zero or positive values rounded to the nearest Canadian dollar. L73 can be blank, if you have nothing to report.

L87 Total loans for (30 to 89 days)

This column (fields L85 to L98) represents the sum of all fields across each row. For example, field L85 is the total amount of current loans for all loan categories, and equals the sum of fields L1, L15, L29, L43, L57, and L71. These totals are computed across each subsequent row.

L04 Personal Loans - 90 to 179 days

The amount of personal loans in arrears from 90 to 179 days. If not fully secured, personal loans in this category must be recognized as impaired per DICO By-law No. 6. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L04 can accept zero or positive values rounded to the nearest Canadian dollar. L04 can be blank, if you have nothing to report.

L18 Residential Mortgage Loans - 90 to 179 days

The amount of residential mortgage loans in arrears from 90 to 179 days. If not fully secured, residential mortgage loans in this category must be recognized as impaired per DICO By-law No. 6. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L18 can accept zero or positive values rounded to the nearest Canadian dollar. L18 can be blank, if you have nothing to report.

L32 Commercial Loans - 90 to 179 days

The amount commercial loans in arrears from 90 to 179 days. If not fully secured, commercial loans in this category must be recognized as impaired per DICO By-law No. 6. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L32 can accept zero or positive values rounded to the nearest Canadian dollar. L32 can be blank, if you have nothing to report.

L46 Institutional Loans - 90 to 179 days

The amount of institutional loans in arrears from 90 to 179 days. If not fully secured, institutional loans in this category must be recognized as

impaired per DICO By-law No. 6. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L46 can accept zero or positive values rounded to the nearest Canadian dollar. L46 can be blank, if you have nothing to report.

L60 Unincorporated Association Loans - 90 to 179 days

The amount of unincorporated association loans in arrears from 90 to 179 days. If not fully secured, unincorporated association loans in this category must be recognized as impaired per DICO By-law No. 6. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L60 can accept zero or positive values rounded to the nearest Canadian dollar. L60 can be blank, if you have nothing to report.

L74 Agricultural Loans - 90 to 179 days

The amount of agricultural loans in arrears from 90 to 179 days. If not fully secured, agricultural loans in this category must be recognized as impaired per DICO By-law No. 6. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L74 can accept zero or positive values rounded to the nearest Canadian dollar. L74 can be blank, if you have nothing to report.

L88 Total loans for (90 to 179 days)

This column (fields L85 to L98) represents the sum of all fields across each row. For example, field L85 is the total amount of current loans for all loan categories, and equals the sum of fields L1, L15, L29, L43, L57, and L71. These totals are computed across each subsequent row.

L05 Personal Loans - 180 to 365 days

The amount of impaired personal loans in arrears from 180 to 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L05 can accept zero or positive values rounded to the nearest Canadian dollar. L05 can be blank, if you have nothing to report.

L19 Residential Mortgage Loans - 180 to 365 days

The amount of impaired residential mortgage loans in arrears from 180

to 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L19 can accept zero or positive values rounded to the nearest Canadian dollar. L19 can be blank, if you have nothing to report.

L33 Commercial Loans - 180 to 365 days

The amount of impaired commercial loans in arrears from 180 to 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied).

L33 can accept zero or positive values rounded to the nearest Canadian dollar. L33 can be blank, if you have nothing to report.

L47 Institutional Loans - 180 to 365 days

The amount of impaired institutional loans in arrears from 180 to 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L47 can accept zero or positive values rounded to the nearest Canadian dollar. L47 can be blank, if you have nothing to report.

L61 Unincorporated Association Loans - 180 to 365 days

The amount of impaired unincorporated association loans in arrears from 180 to 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L61 can accept zero or positive values rounded to the nearest Canadian dollar. L61 can be blank, if you have nothing to report.

L75 Agricultural Loans - 180 to 365 days

The amount of impaired agricultural loans in arrears from 180 to 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L75 can accept zero or positive values rounded to the nearest Canadian dollar. L75 can be blank, if you have nothing to report.

L89 Total loans for (180 to 365 days)

This column (fields L85 to L98) represents the sum of all fields across each row. For example, field 85 is the total amount of current loans for all loan categories, and equals the sum of fields L1, L15, L29, L43, L57, and L71. These totals are computed across each subsequent row.

L06 Personal Loans - Over 365 days

The amount of impaired personal loans in arrears over 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L06 can accept zero or positive values rounded to the nearest Canadian dollar. L06 can be blank, if you have nothing to report.

L20 Residential Mortgage Loans - Over 365 days

The amount of impaired residential mortgage loans in arrears over 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L20 can accept zero or positive values rounded to the nearest Canadian dollar. L20 can be blank, if you have nothing to report.

L34 Commercial Loans - Over 365 days

The amount of impaired commercial loans in arrears over 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L34 can accept zero or positive values rounded to the nearest Canadian dollar. L34 can be blank, if you have nothing to report.

L48 Institutional Loans - Over 365 days

The amount of impaired institutional loans in arrears over 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L48 can accept zero or positive values rounded to the nearest Canadian dollar. L48 can be blank, if you have nothing to report.

L62 Unincorporated Association Loans - Over 365 days

The amount of impaired unincorporated association loans in arrears over 365 days. (The amount recorded in this field should represent the outstanding principal before any allowances are applied.)

L62 can accept zero or positive values rounded to the nearest Canadian dollar. L62 can be blank, if you have nothing to report.

L76 Agricultural Loans - Over 365 days

The amount of impaired agricultural loans in arrears over 365 days. (The amount recorded in this field should represent the outstanding principal

before any allowances are applied.)

L76 can accept zero or positive values rounded to the nearest Canadian dollar. L76 can be blank, if you have nothing to report.

L90 Total loans for (Over 365 days)

This column (fields L85 to L98) represents the sum of all fields across each row. For example, field L85 is the total amount of current loans for all loan categories, and equals the sum of fields L1, L15, L29, L43, L57, and L71. These totals are computed across each subsequent row.

L07 Personal Loans - Total loans

The sum of fields L01, L02, L03, L04, L05, and L06. The total outstanding principal amount of personal loans before allowances.

If a value greater than zero is reported for personal loan interest income in field C01, or for Personal Loans - Total number of loan accounts in field L14, and a value of zero or blank is reported in L07, please verify that this is correct and proceed.

L21 Residential Mortgage Loans - Total loans

The total outstanding principal amount of residential mortgage loans before allowances. This field is calculated as the sum of fields L15, L16, L17, L18, L19, and L20.

If a value greater than zero is reported for residential mortgage loan interest income in field C02, or for residential mortgage Loans - total number of loan accounts in field L28, and a value of zero or blank is reported in L21, please verify that this is correct and proceed.

L35 Commercial Loans - Total loans

The total outstanding principal amount of commercial loans before allowances. The sum of fields L29, L30, L31, L32, L33, and L34.

If a value greater than zero is reported for commercial loan interest income in field C03, or for commercial loans - total number of loan accounts in field L42, and a value of zero or blank is reported in L35, please verify that this is correct and proceed.

L49 Institutional Loans - Total loans

The sum of fields L43, L44, L45, L46, L47 and L48. The total outstanding principal amount of institutional loans before allowances.

If a value greater than zero is reported for institutional loan interest income in field C04, or for institutional loans - total number of loan accounts in field L56, and a value of zero or blank is reported in L49, please verify that this is correct and proceed.

L63 Unincorporated Association Loans - Total loans

The sum of fields L57, L58, L59, L60, L61, and L62. The total outstanding principal amount of unincorporated association loans before allowances.

If a value greater than zero is reported for unincorporated association loan interest income in field C05, or for unincorporated association loans - total number of loan accounts in field L70, and a value of zero or blank is reported in L63, please verify that this is correct and proceed.

L77 Agricultural Loans - Total loans

The sum of fields L71, L72, L73, L74, L75, and L76. The total outstanding principal amount of agricultural loans before allowances.

If a value greater than zero is reported for agricultural loan interest income in field C06, or for agricultural loans - total number of loan accounts in field L84, and a value of zero or blank is reported in L77, please verify that this is correct and proceed.

L91 Total loans

The total outstanding principal amount of the entire loan portfolio before any allowances are applied. The sum of fields L07, L21, L35, L49, L63, and L77.

L14 Personal Loans - Total number of loan accounts

The total number of personal loans within the loan portfolio. (Includes impaired and non-impaired loans).

L14 can accept zero or positive values rounded to the whole number. L14 can be blank, if you have nothing to report. If a dollar value for personal loans has been entered in field L07, a value for the number of personal loans should also be entered in field L14. Also, the number of personal loans should be at least equal to the number of aging categories of personal loans in fields L01-L06. If the number of personal loans reported is greater than 25% of the total dollar value of personal loans, please verify that this is correct and proceed.

L28 Residential Mortgage Loans - Total number of loan accounts

The total number of residential mortgage loans within the loan portfolio. (Includes impaired and non-impaired loans).

L28 can accept zero or positive values rounded to the whole number. L28 can be blank, if you have nothing to report. If a dollar value for residential mortgage loans has been entered in field L21, a value for the number of residential mortgage loans should also be entered in field L28. Also, the number of residential mortgage loans should be at least equal to the number of aging categories of residential mortgage loans in fields L15-L20. If the number of residential mortgage loans reported is greater than 25% of the total dollar value of residential mortgage loans, please verify that this is correct and proceed.

L42 Commercial Loans - Total number of loan accounts

The total number of commercial loans within the loan portfolio. (Includes impaired and non-impaired loans).

L42 can accept zero or positive values rounded to the whole number. L42 can be blank, if you have nothing to report. If a dollar value for commercial loans has been entered in field L35, a value for the number of commercial loans should also be entered in field L42. Also, the number of commercial loans should be at least equal to the number of aging categories of commercial loans in fields L29-L34. If the number of commercial loans reported is greater than 25% of the total dollar value of commercial loans, please verify that this is correct and proceed.

L56 Institutional Loans - Total number of loan accounts

The total number of institutional loans in the loan portfolio. (Includes impaired and non-impaired loans).

L56 can accept zero or positive values rounded to the whole number. L56 can be blank, if you have nothing to report. If a dollar value for institutional loans has been entered in field L49, a value for the number of institutional loans should also be entered in field L56. Also, the number of institutional loans should be at least equal to the number of aging categories of institutional loans in fields L43-L48. If the number of institutional loans reported is greater than 25% of the total dollar value of institutional loans, please verify that this is correct and proceed.

L70 Unincorporated Association Loans - Total number of loan accounts

The total number of unincorporated association loans in the loan portfolio. (Includes impaired and non-impaired loans).

L70 can accept zero or positive values rounded to the whole number.

L70 can be blank, if you have nothing to report. If a dollar value for unincorporated association loans has been entered in field L63, a value for the number of unincorporated association loans should also be entered in field L70. Also, the number of unincorporated association loans should be at least equal to the number of aging categories of unincorporated association loans in fields L57-L62. If the number of unincorporated association loans reported is greater than 25% of the total dollar value of unincorporated association loans, please verify that this is correct and proceed.

L84 Agricultural Loans - Total number of loan accounts

The total number of agricultural loans in the loan portfolio. (Includes impaired and non-impaired loans).

L84 can accept zero or positive values rounded to the whole number. L84 can be blank, if you have nothing to report. If a dollar value for agricultural loans has been entered in field L77, a value for the number of agricultural loans should also be entered in field L84. Also, the number of agricultural loans should be at least equal to the number of aging categories of unincorporated association loans in fields L71-L76. If the number of agricultural loans reported is greater than 25% of the total dollar value of agricultural loans, please verify that this is correct and proceed.

L98 Total number of loan accounts

The total number of loan accounts outstanding for the entire loan portfolio. (Includes impaired and non-impaired loans.) For example, if there are 30 personal loans, 15 residential mortgage loans, and no other loans, the total number of loan accounts should be recorded as 45. The sum of fields L14, L28, L42, L56, L70 and L84.

L07.1 Personal Loans - Securitized Loans (on-balance sheet)

The amount of personal loans reported in field L07 that have been securitized. Do not include personal loans included in the off-balance sheet section of this Return.

L07.1 can accept zero or positive values rounded to the nearest Canadian dollar. L07.1 can be blank, if you have nothing to report. The value in L07.1 should be less or equal to the value in L07.

L21.1 Residential Mortgage Loans - Securitized Loans (on-balance sheet)

The amount of residential mortgage loans reported in field L21 that have been securitized. Do not include residential mortgage loans included in

the off-balance sheet section of this Return.

L21.1 can accept zero or positive values rounded to the nearest Canadian dollar. L21.1 can be blank, if you have nothing to report. The value in L21.1 should be less or equal to the value in L21.

L35.1 Commercial Loans - Securitized loans (on-balance sheet)

The amount of commercial loans reported in field L35 that have been securitized. Do not include commercial loans included in the off-balance sheet section of this Return.

L35.1 can accept zero or positive values rounded to the nearest Canadian dollar. L35.1 can be blank, if you have nothing to report. The value in L35.1 should be less or equal to the value in L35.

L49.1 Institutional Loans - Securitized loans (on-balance sheet)

The amount of institutional loans reported in field L49 that have been securitized. Do not include institutional loans included in the off-balance sheet section of this Return.

L49.1 can accept zero or positive values rounded to the nearest Canadian dollar. L49.1 can be blank, if you have nothing to report. The value in L49.1 should be less or equal to the value in L49.

L63.1 Unincorporated Association Loans - Securitized loans (on-balance sheet)

The amount of unincorporated association loans reported in field L63 that have been securitized. Do not include unincorporated association loans included in the off-balance sheet section of this Return.

L63.1 can accept zero or positive values rounded to the nearest Canadian dollar. L63.1 can be blank, if you have nothing to report. The value in L63.1 should be less or equal to the value in L63.

L77.1 Agricultural Loans - Securitized loans (on-balance sheet)

The amount of agricultural loans reported in field L77 that have been securitized. Do not include agricultural loans included in the off-balance sheet section of this Return.

L77.1 can accept zero or positive values rounded to the nearest Canadian dollar. L77.1 can be blank, if you have nothing to report. The value in L77.1 should be less or equal to the value in L77.

L91.1 Total securitized loans (on-balance sheet)

The amount of loans reported in field L91 that have been securitized.

L21.2 Residential Mortgage Loans - Securitized loans in L21.1 excluded from regulatory capital calculation

The amount of residential mortgage loans reported in field L21 that have been securitized, and, qualify for exclusion from regulatory capital requirements.

L21.12 can accept zero or positive values rounded to the nearest Canadian dollar. L21.2 can be blank, if you have nothing to report. The value in L21.2 should be less or equal to the value in L21.1.

L98.3 Number of syndicated loans in L98

A syndicated loan is a loan that is provided to a borrower by a group of credit unions which is structured, arranged, and administered by one or several credit unions. This field is the number of syndicated loans in which the credit union participates.

L98.3 can accept zero or positive values rounded to the nearest Canadian dollar. L98.3 can be blank, if you have nothing to report. If you have reported an amount greater than zero in field L98.4, but you have reported zero or no value in L98.3, please verify that this is correct and proceed.

L98.4 Dollar amount of syndicated loans in L91

This total dollar amount of syndicated loans in which the credit union participates.

L98.4 can accept zero or positive values rounded to the nearest Canadian dollar. L98.4 can be blank, if you have nothing to report. If you have reported an amount greater than zero in field L98.3, but you have reported zero or no value in L98.4, please verify that this is correct and proceed.

L08 Personal Loans - Individual allowance for impaired loans

The dollar value of individual allowances made on specific personal loans that are deemed to be impaired.

L08 can accept zero or positive values rounded to the nearest Canadian dollar. L08 can be blank, if you have nothing to report.

L22 Residential Mortgage Loans - Individual allowance for impaired loans

The dollar value of individual allowances made on specific residential mortgage loans that are deemed to be impaired.

L22 can accept zero or positive values rounded to the nearest Canadian dollar. L22 can be blank, if you have nothing to report.

L36 Commercial Loans - Individual allowance for impaired loans

The dollar value of individual allowances made on each commercial loan that is deemed to be impaired.

L36 can accept zero or positive values rounded to the nearest Canadian dollar. L36 can be blank, if you have nothing to report.

L50 Institutional Loans - Individual allowance for impaired loans

The dollar value of individual allowances made on each individual institutional loan that is deemed to be impaired.

L50 can accept zero or positive values rounded to the nearest Canadian dollar. L50 field can be blank, if you have nothing to report.

L64 Unincorporated Association Loans - Individual allowance for impaired loans

The dollar value of individual allowances made on each unincorporated association loan that is deemed to be impaired.

L64 can accept zero or positive values rounded to the nearest Canadian dollar. L64 can be blank, if you have nothing to report.

L78 Agricultural Loans - Individual allowance for impaired loans

The dollar value of individual allowances made on each agricultural loan that is deemed to be impaired.

L78 can accept zero or positive values rounded to the nearest Canadian dollar. L78 can be blank, if you have nothing to report.

L92 Total individual allowances for impaired loans

The total of all individual allowances calculated on all loans that are deemed to be impaired. This field is calculated as the sum of fields L08, L22, L36, L50, L64, and L78.

L09 Personal Loans - Collective allowance for impaired loans

The amount of allowance for personal loans that does not apply to

individual (specific) impaired loans. The amount of the allowance should include an estimate of probable losses on personal loans for which specific events or recent changes in economic conditions suggest the credit quality of the group has deteriorated (although this may not yet be evident in individual impaired loans). Such a collective allowance should be set using management judgment and experience, net of both: (i) loans in the group for which individual allowances have been made, and (ii) insured or government-guaranteed loans.

L09 can accept zero or positive values rounded to the nearest Canadian dollar. L09 can be blank, if you have nothing to report.

L23 Residential Mortgage Loans - Collective allowance for impaired loans

The amount of allowance for residential mortgage loans that does not apply to individual (specific) impaired loans. The amount of the allowance should include an estimate of probable losses on residential mortgage loans for which specific events or recent changes in economic conditions suggest the credit quality of the group has deteriorated (although this may not yet be evident in individual impaired loans). Such a collective allowance should be set using management judgment and experience, net of both: (i) loans in the group for which individual allowances have been made, and (ii) insured or government-guaranteed loans.

L23 can accept zero or positive values rounded to the nearest Canadian dollar. L23 can be blank, if you have nothing to report.

L37 Commercial Loans - Collective allowance for impaired loans

The amount of allowance for commercial loans that does not apply to individual (specific) impaired loans. The amount of the allowance should include an estimate of probable losses on commercial loans for which specific events or recent changes in economic conditions suggest the credit quality of the group has deteriorated (although this may not yet be evident in individual impaired loans). Such a collective allowance should be set using management judgment and experience, net of both: (i) loans in the group for which individual allowances have been made, and (ii) insured or government-guaranteed loans.

L37 can accept zero or positive values rounded to the nearest Canadian dollar. L37 can be blank, if you have nothing to report.

L51 Institutional Loans - Collective allowance for impaired loans

The amount of allowance for institutional loans that does not apply to

individual (specific) impaired loans. The amount of the allowance should include an estimate of probable losses on institutional loans for which specific events or recent changes in economic conditions suggest the credit quality of the group has deteriorated (although this may not yet be evident in individual impaired loans). Such a collective allowance should be set using management judgment and experience, net of both: (i) loans in the group for which individual allowances have been made, and (ii) insured or government-guaranteed loans.

L51 can accept zero or positive values rounded to the nearest Canadian dollar. L51 can be blank, if you have nothing to report.

L65 Unincorporated Association Loans - Collective allowance for impaired loans

The amount of allowance for unincorporated association loans that does not apply to individual (specific) impaired loans. The amount of the allowance should include an estimate of probable losses on unincorporated association loans for which specific events or recent changes in economic conditions suggest the credit quality of the group has deteriorated (although this may not yet be evident in individual impaired loans). Such a collective allowance should be set using management judgment and experience, net of both: (i) loans in the group for which individual allowances have been made, and (ii) insured or government-guaranteed loans.

L65 can accept zero or positive values rounded to the nearest Canadian dollar. L65 can be blank, if you have nothing to report.

L79 Agricultural Loans - Collective allowance for impaired loans

The amount of allowance for agricultural loans that does not apply to individual (specific) impaired loans. The amount of the allowance should include an estimate of probable losses on agricultural loans for which specific events or recent changes in economic conditions suggest the credit quality of the group has deteriorated (although this may not yet be evident in individual impaired loans). Such a collective allowance should be set using management judgment and experience, net of both: (i) loans in the group for which individual allowances have been made, and (ii) insured or government-guaranteed loans.

L79 can accept zero or positive values rounded to the nearest Canadian dollar. L79 can be blank, if you have nothing to report.

L93 Total collective allowance for impaired loans

The total of general provisions made for the entire loan portfolio. The

sum of fields L09, L23, L37, L51, L65 and L79.

L10 Personal Loans - Total loan allowance

This is the sum of the loan allowance for personal loans and the non-specific provision that has been established, if any. This amount equals field L08 plus field L09 plus field L09.1.

L24 Residential Mortgage Loans - Total loan allowance

The total amount of allowance for residential mortgage loans. This is the sum of the loan allowance for residential mortgage loans and the collective allowance that has been established, if any. This amount equals field L22 plus field L23.

L38 Commercial Loans - Total loan allowance

This is the sum of the loan allowance for commercial loans and the collective allowance that has been established, if any. This amount equals field L36 plus field L37.

L52 Institutional Loans - Total loan allowance

The sum of the loan allowance for institutional loans and the collective allowance that has been established, if any. This amount equals field L50 plus field L51.

L66 Unincorporated Association Loans - Total loan allowance

The sum of the loan allowance for unincorporated association loans and the collective allowance that has been established, if any. This amount equals the sum of fields L64, and L65.

L80 Agricultural Loans - Total loan allowance

This is the sum of the loan allowance for agricultural loans and the collective allowance that has been established, if any. This amount equals the sum of fields L78, and L79.

L94 Total Allowance for impaired loans

The total amount of the allowance for impaired loans within the entire loan portfolio. The sum of fields L10, L24, L38, L52, L66, and L80. The value in this field must equal the value in field T01.

L11 Personal Loans - Total net loan balance

The outstanding principal amount of personal loans, net of allowances. This amount equals field L07 less field L10.

- L25 Residential Mortgage Loans - Total net loan balance**
The outstanding principal amount of residential mortgage loans, net of allowances. This amount equals field L21 less field L24.
- L39 Commercial Loans - Total net loan balance**
The outstanding principal amount of commercial loans, net of allowances. This amount equals field L35 less field L38.
- L53 Institutional Loans - Total net loan balance**
The outstanding principal amount of institutional loans, net of allowances. This amount equals field L49 less field L52
- L67 Unincorporated Association Loans - Total net loan balance**
The outstanding principal for all unincorporated association loans, net of allowances. This amount is equal to field L63 less field L66.
- L81 Agricultural Loans - Total net loan balance**
The outstanding principal amount of agricultural loans, net of allowances. This amount equals field L77 less field L80.
- L95 Total net loans**
The total of all loans less all allowances. This field is calculated as the sum of L11, L25, L39, L53, L67, and L81. This amount should equal the amount in field A82.
- L12 Personal Loans - Loans impaired per By-law No. 6**
The total amount of personal loans that are considered impaired, as defined in By-law No. 6. The minimum requirements for classifying a loan as impaired are that (1) payment is 90 days in arrears if the loan is not fully secured, (2) payment is 180 days in arrears regardless of security, (3) the debtor is bankrupt or has absconded, or the loan is with a collection agency, or (4) the loan has been unrealistically postponed. See Application Guide to DICO By-law No. 6, "Identifying Loan Impairment", pages 10 and 11, if you require further details. By-law No. 6 and the Application Guide are available from our web site, at www.dico.com.
- L12 can accept zero or positive values rounded to the nearest Canadian dollar. L12 can be blank, if you have nothing to report. The value in L12 should be greater than or equal to the sum of fields L05 and L06.
- L26 Residential Mortgage Loans - Loans impaired per By-law No. 6**

The amount of residential mortgage loans that are considered impaired, as defined in By-law No. 6. The minimum requirements for classifying a loan as impaired are that (1) payment is 90 days in arrears if the loan is not fully secured, (2) payment is 180 days in arrears regardless of security, (3) the debtor is bankrupt or has absconded, or the loan is with a collection agency, or (4) the loan has been unrealistically postponed. See Application Guide to DICO By-law No. 6, "Identifying Loan Impairment", pages 10 and 11, if you require further details. By-law No. 6 and the Application Guide are available from our web site, at www.dico.com.

L26 can accept zero or positive values rounded to the nearest Canadian dollar. L26 can be blank, if you have nothing to report. The value in L26 should be greater than or equal to the sum of fields L19 and L20.

L40 Commercial Loans - Loans impaired per By-law No. 6

The amount of commercial loans that are considered impaired, as defined in By-law No. 6. The minimum requirements for classifying a loan as impaired are that (1) payment is 90 days in arrears if the loan is not fully secured, (2) payment is 180 days in arrears regardless of security, (3) the debtor is bankrupt or has absconded, or the loan is with a collection agency, or (4) the loan has been unrealistically postponed. See Application Guide to DICO By-law No. 6, "Identifying Loan Impairment", pages 10 and 11, if you require further details. By-law No. 6 and the Application Guide are available from our web site, at www.dico.com.

L40 can accept zero or positive values rounded to the nearest Canadian dollar. L40 can be blank, if you have nothing to report. The value in L40 should be greater than or equal to the sum of fields L33 and L34.

L54 Institutional Loans - Loans impaired per By-law No. 6

The amount of institutional loans that are considered impaired, as defined in By-law No. 6. The minimum requirements for classifying a loan as impaired are that (1) payment is 90 days in arrears if the loan is not fully secured, (2) payment is 180 days in arrears regardless of security, (3) the debtor is bankrupt or has absconded, or the loan is with a collection agency, or (4) the loan has been unrealistically postponed. See Application Guide to DICO By-law No. 6, "Identifying Loan Impairment", pages 10 and 11, if you require further details. By-law No. 6 and the Application Guide are available from our web site, at www.dico.com.

L54 can accept zero or positive values rounded to the nearest Canadian

dollar. L54 can be blank, if you have nothing to report. The value in L54 should be greater than or equal to the sum of fields L47 and L48.

L68 Unincorporated Association Loans - Loans impaired per By-law No. 6

The amount of unincorporated association loans that are considered impaired, as defined in By-law No. 6. The minimum requirements for classifying a loan as impaired are that (1) payment is 90 days in arrears if the loan is not fully secured, (2) payment is 180 days in arrears regardless of security, (3) the debtor is bankrupt or has absconded, or the loan is with a collection agency, or (4) the loan has been unrealistically postponed. See Application Guide to DICO By-law No. 6, "Identifying Loan Impairment", pages 10 and 11, if you require further details. By-law No. 6 and the Application Guide are available from our web site, at www.dico.com.

L68 can accept zero or positive values rounded to the nearest Canadian dollar. L68 can be blank, if you have nothing to report. The value in L68 should be greater than or equal to the sum of fields L61 and L62.

L82 Agricultural Loans - Loans impaired per By-law No. 6

The amount of agricultural loans that are considered impaired, as defined in By-law No. 6. The minimum requirements for classifying a loan as impaired are that (1) payment is 90 days in arrears if the loan is not fully secured, (2) payment is 180 days in arrears regardless of security, (3) the debtor is bankrupt or has absconded, or the loan is with a collection agency, or (4) the loan has been unrealistically postponed. See Application Guide to DICO By-law No. 6, "Identifying Loan Impairment", pages 10 and 11, if you require further details. By-law No. 6 and the Application Guide are available from our web site, at www.dico.com.

L82 can accept zero or positive values rounded to the nearest Canadian dollar. L82 can be blank, if you have nothing to report. The value in L82 should be greater than or equal to the sum of fields L75 and L76.

L96 Total loans impaired per By-law No. 6

The total amount of impaired loans within the entire loan portfolio. The sum of fields L12, L26, L40, L54, L68 and L82.

L13 Personal Loans - Security

The amount of security covering all impaired personal loans. This is the reasonable estimate by management of how much cash the institution

can realize from the disposal of security underlying a loan, after paying real estate, legal fees, taxes and holding costs for the management and the preservation of the property.

L13 can accept zero or positive values rounded to the nearest Canadian dollar. L13 can be blank, if you have nothing to report.

L27 Residential Mortgage Loans - Security

The amount of security covering all impaired residential mortgage loans. This is a reasonable estimate by management of how much cash the institution can realize from the disposal of security underlying a loan, after paying real estate, legal fees, taxes and holding costs for the management and the preservation of the property.

L27 can accept zero or positive values rounded to the nearest Canadian dollar. L27 can be blank, if you have nothing to report.

L41 Commercial Loans - Security

The amount of security covering all impaired commercial loans. This is a reasonable estimate by management of how much cash the institution can realize from the disposal of security underlying a loan, after paying real estate, legal fees, taxes and holding costs for the management and the preservation of the property.

L41 can accept zero or positive values rounded to the nearest Canadian dollar. L41 can be blank, if you have nothing to report.

L55 Institutional Loans - Security

The amount of security covering all impaired institutional loans. This is a reasonable estimate by management of how much cash the institution can realize from the disposal of security underlying a loan, after paying real estate, legal fees, taxes and holding costs for the management and the preservation of the property.

L55 can accept zero or positive values rounded to the nearest Canadian dollar. L55 can be blank, if you have nothing to report.

L69 Unincorporated Association Loans - Security

The amount of security covering all impaired unincorporated association loans. This is a reasonable estimate by management of how much cash the institution can realize from the disposal of security underlying a loan, after paying real estate, legal fees, taxes and holding costs for the

management and the preservation of the property.

L69 can accept zero or positive values rounded to the nearest Canadian dollar. L69 can be blank, if you have nothing to report.

L83 Agricultural Loans - Security

The amount of security covering all impaired agricultural loans. This is a reasonable estimate by management of how much cash the institution can realize from the disposal of security underlying a loan, after paying real estate, legal fees, taxes and holding costs for the management and the preservation of the property.

L83 can accept zero or positive values rounded to the nearest Canadian dollar. L83 can be blank, if you have nothing to report.

L97 Security

The total amount of security attached to each impaired loan within the entire loan portfolio (not exceeding the amount of each loan). The sum of fields L13, L27, L41, L55, L69 and L83.

L13.1 Personal Loans - Number of Impaired Loans

The total number of impaired personal loans within the loan portfolio.

L13.1 can accept zero or positive values rounded to the whole number. L13.1 can be blank, if you have nothing to report. If a dollar value for impaired personal loans has been entered in field L12, the number of impaired personal loans should also be entered in field L13.1.

L27.1 Residential Mortgage Loans - Number of Impaired Mtg Loans

The total number of impaired residential mortgage loans within the loan portfolio.

L27.1 can accept zero or positive values rounded to the whole number. L27.1 can be blank, if you have nothing to report. If a dollar value for impaired residential mortgages has been entered in field L26, the number of impaired residential mortgages should also be entered in field L27.1.

L41.1 Commercial Loans - Number of Impaired Comm Loans

The total number of impaired commercial loans within the loan portfolio.

L41.1 can accept zero or positive values rounded to the whole number. L41.1 can be blank, if you have nothing to report. If a dollar value for

impaired commercial loans has been entered in field L40, the number of impaired commercial loans should also be entered in field L41.1.

L55.1 Institutional Loans - Number of Impaired Instit. Loans

The total number of impaired institutional loans within the loan portfolio.

L55.1 can accept zero or positive values rounded to the whole number. L55.1 can be blank, if you have nothing to report. If a dollar value for impaired institutional loans has been entered in field L54, the number of impaired institutional loans should also be entered in field L55.1

L69.1 Unincorporated Association Loans - Number of Impaired Loans

The total number of impaired unincorporated association loans within the loan portfolio.

L69.1 can accept zero or positive values rounded to the whole number. L69.1 can be blank, if you have nothing to report. If a dollar value for impaired unincorporated association loans has been entered in field L68, the number of impaired unincorporated association loans should also be entered in field L69.1.

L83.1 Agricultural Loans - Number of Impaired Agric. Loans

The total number of impaired agricultural loans within the loan portfolio.

L83.1 can accept zero or positive values rounded to the whole number. L83.1 can be blank, if you have nothing to report. If a dollar value for impaired agricultural loans has been entered in field L82, the number of impaired agricultural loans should also be entered in field L83.1.

L97.1 Total Number of Impaired Loans

The total number of impaired loan accounts outstanding for the entire loan portfolio. For example, if there are 30 impaired personal loans, 15 impaired residential mortgage loans, and no other impaired loans, the total number of impaired loans should be recorded as 45. The sum of fields L13.1, L27.1, L41.1, L55.1, L69.1 and L83.1.

Supplemental Loan Information

T06 Total dollar value of largest single loan or group of connected loans

Section 58 of Ontario Regulation 237/09 establishes the limit for a loan or group of loans to connected persons. If the largest loan is or includes a line of credit, report the amount approved. Section 67 of the Ontario

Regulation 237/09 defines connected loans.

T06 can accept zero or positive values rounded to the nearest Canadian dollar. T06 can be blank, if you have nothing to report. If T06 is greater than 0, you must check at least one Type of Loan field. If the credit union has reported loans in field A82, the dollar value of the largest single loan or group of connected loans should be reported in T06. If you have reported a zero or blank in T06, please verify that this is correct and proceed.

T07.1 Type of loan in field T06 - Personal

The type of loan or group of connected loans identified in field T06; i.e. residential mortgage, commercial, agricultural, etc. Select one or more of the boxes provided.

T07.2 Type of loan in field T06 - Residential Mortgage

The type of loan or group of connected loans identified in field T06; i.e. residential mortgage, commercial, agricultural, etc. Select one or more of the boxes provided.

T07.3 Type of loan in field T06 - Commercial

The type of loan or group of connected loans identified in field T06; i.e. residential mortgage, commercial, agricultural, etc. Select one or more of the boxes provided.

T07.4 Type of loan in field T06 - Institutional

The type of loan or group of connected loans identified in field T06; i.e. residential mortgage, commercial, agricultural, etc. Select one or more of the boxes provided.

T07.5 Type of loan in field T06 - Unincorporated Association

The type of loan or group of connected loans identified in field T06; i.e. residential mortgage, commercial, agricultural, etc. Select one or more of the boxes provided.

T07.6 Type of loan in field T06 - Agricultural

The type of loan or group of connected loans identified in field T06; i.e. residential mortgage, commercial, agricultural, etc. Select one or more of the boxes provided.

T08 Total dollar value of loans to restricted parties

Section 80 of the Ontario Regulation 237/09 defines restricted parties.

This includes a director, officer or a committee member.

T08 can accept zero or positive values rounded to the nearest Canadian dollar. T08 can be blank, if you have nothing to report.

T11 Unextended credit commitments, including letters of credit and stand-by arrangements

Total dollar value of unextended credit commitments. Examples of these items include letters of credit, stand-by arrangements, loan guarantees, unused lines of credit (the difference between the approved amount and the advanced amount), and any overdraft amounts not drawn down.

T11 can accept zero or positive values rounded to the nearest Canadian dollar. T11 can be blank, if you have nothing to report. If a dollar value has been entered in field T12, field T11 should contain a value that is greater than or equal to field T12.

T12 Total dollar value of largest commitment or group of connected commitments in field T11

The total dollar value of the largest loan or set of loans where the parties are deemed to be connected as defined in Section 67 of the Ontario Regulation 237/09.

T12 can accept zero or positive values rounded to the nearest Canadian dollar. T12 can be blank, if you have nothing to report. If a dollar value has been entered in field T11, field T12 should contain a value that is less than or equal to field T11.

T13 Total value of member credit card receivables on the books of the credit union

This represents the balances outstanding on credit cards issued by the credit union.

T13 can accept zero or positive values rounded to the nearest Canadian dollar. T13 can be blank, if you have nothing to report. If the number of credit card accounts has been entered in field T14, the dollar value for credit card receivables on the books of the credit union should also be entered in field T13.

T14 Total number of credit card accounts

This number represents the total number of credit cards issued by the credit union.

T14 can accept zero or positive values rounded to the whole number. T14 can be blank, if you have nothing to report. If the dollar value for credit card receivables on the books of the credit union has been entered in field T13, the number of credit card accounts should also be entered in field T14.

T15 Total number of Other Collateral Mortgage Loans (residential property)

This represents the total number of other collateral mortgage loans backed by residential properties.

T15 can accept zero or positive values rounded to the nearest Canadian dollar. T15 can be blank, if you have nothing to report. The amount reported in T15 must be greater than zero if the amount in T16 is greater than zero.

T16 Total dollar value of Other Collateral Mortgage Loans (residential property)

This represents the total dollar amount of other collateral mortgage loans backed by residential properties.

T16 can accept zero or positive values rounded to the nearest Canadian dollar. T16 can be blank, if you have nothing to report. The amount reported in T16 must be greater than zero if the amount in T15 is greater than zero.

Large Loan Exposures

L141 Large exposures > \$1 M - Personal number

The number of personal loans that are greater than \$1 million but less than \$5 million.

L141 can accept zero or positive values rounded to the nearest Canadian dollar. L141 can be blank, if you have nothing to report. If you have reported a positive value in L142, but have reported zero or blank in L141, please verify that this is correct and proceed. Also, if L142 divided by L141 is less than \$1 million, please verify and proceed.

L142 Large exposures > \$1 M - Personal total

The total dollar amount of personal loans that are greater than \$1 million but less than \$5 million.

L142 can accept zero or positive values rounded to the nearest Canadian dollar. L142 can be blank, if you have nothing to report. If you

have reported a positive value in L141, but have reported zero or blank in L142, please verify that this is correct and proceed.

L143 Large exposures > \$1 M - Commercial number

The number of commercial loans that are greater than \$1 million but less than \$5 million.

L143 can accept zero or positive values rounded to the nearest Canadian dollar. L143 can be blank, if you have nothing to report. If you have reported a positive value in L144, but have reported zero or blank in L143, please verify that this is correct and proceed. Also, if L144 divided by L143 is less than \$1 million, please verify and proceed.

L144 Large exposures > \$1 M - Commercial total

The total dollar amount of commercial loans that are greater than \$1 million but less than \$5 million.

L144 can accept zero or positive values rounded to the nearest Canadian dollar. L144 can be blank, if you have nothing to report. If you have reported a positive value in L143, but have reported zero or blank in L144, please verify that this is correct and proceed.

L145 Large exposures > \$1 M - Agricultural number

The number of agricultural loans that are greater than \$1 million but less than \$5 million.

L145 can accept zero or positive values rounded to the nearest Canadian dollar. L145 can be blank, if you have nothing to report. If you have reported a positive value in L146, but have reported zero or blank in L145, please verify that this is correct and proceed. Also, if L146 divided by L145 is less than \$1 million, please verify and proceed.

L146 Large exposures > \$1 M - Agricultural total

The total dollar amount of agricultural loans that are greater than \$1 million but less than \$5 million.

L146 can accept zero or positive values rounded to the nearest Canadian dollar. L146 can be blank, if you have nothing to report. If you have reported a positive value in L145, but have reported zero or blank in L146, please verify that this is correct and proceed.

L147 Large exposures > \$1 M - Institutional number

The number of institutional loans that are greater than \$1 million but less

than \$5 million.

L147 can accept zero or positive values rounded to the nearest Canadian dollar. L147 can be blank, if you have nothing to report. If you have reported a positive value in L148, but have reported zero or blank in L147, please verify that this is correct and proceed. Also, if L148 divided by L147 is less than \$1 million, please verify and proceed.

L148 Large exposures > \$1 M - Institutional total

The total dollar amount of institutional loans that are greater than \$1 million but less than \$5 million.

L148 can accept zero or positive values rounded to the nearest Canadian dollar. L148 can be blank, if you have nothing to report. If you have reported a positive value in L147, but have reported zero or blank in L148, please verify that this is correct and proceed.

L149 Large exposures > \$1 M - Other loan types number

The number of other types of loans not categorized as personal, residential mortgage, commercial, agricultural or institutional loans that are greater than \$1 million but less than \$5 million.

L149 can accept zero or positive values rounded to the nearest Canadian dollar. L149 can be blank, if you have nothing to report. If you have reported a positive value in L150, but have reported zero or blank in L149, please verify that this is correct and proceed. Also, if L150 divided by L149 is less than \$1 million, please verify and proceed.

L150 Large exposures > \$1 M - Other loan types total

The total dollar amount of other types of loans that are not categorized as personal, residential mortgage, commercial, agricultural or institutional loans that are greater than \$1 million but less than \$5 million.

L150 can accept zero or positive values rounded to the nearest Canadian dollar. L150 can be blank, if you have nothing to report. If you have reported a positive value in L149, but have reported zero or blank in L150, please verify that this is correct and proceed.

L151 Large exposures > \$1 M - Total - number of loans

This field is auto filled. The total number of all loans that are greater than \$1 million but less than \$5 million L141, L143, L145, L147, and L149.

L152 Large exposures > \$1 M - Total - total loans

This field is auto filled. The total dollar value of all loans that are greater than \$1 million but less than \$5 million L142, L144, L146, L148, and L150.

L153 Large exposures > \$5 M - Personal number

The number of personal loans that are greater than \$5 million but less than \$10 million.

L153 can accept zero or positive values rounded to the nearest Canadian dollar. L153 can be blank, if you have nothing to report. If you have reported a positive value in L154, but have reported zero or blank in L153, please verify that this is correct and proceed. Also, if L154 divided by L153 is less than \$5 million, please verify and proceed.

L154 Large exposures > \$5 M - Personal total

The total dollar amount of personal loans that are greater than \$5 million but less than \$10 million.

L154 can accept zero or positive values rounded to the nearest Canadian dollar. L154 can be blank, if you have nothing to report. If you have reported a positive value in L153, but have reported zero or blank in L154, please verify that this is correct and proceed.

L155 Large exposures > \$5 M - Commercial number

The number of commercial loans that are greater than \$5 million but less than \$10 million.

L155 can accept zero or positive values rounded to the nearest Canadian dollar. L155 can be blank, if you have nothing to report. If you have reported a positive value in L156, but have reported zero or blank in L155, please verify that this is correct and proceed. Also, if L156 divided by L155 is less than \$5 million, please verify and proceed.

L156 Large exposures > \$5 M - Commercial total

The total dollar amount of commercial loans that are greater than \$5 million but less than \$10 million.

L156 can accept zero or positive values rounded to the nearest Canadian dollar. L156 can be blank, if you have nothing to report. If you have reported a positive value in L155, but have reported zero or blank in L156, please verify that this is correct and proceed.

L157 Large exposures > \$5 M - Agricultural number

The number of agricultural loans that are greater than \$5 million but less than \$10 million.

L157 can accept zero or positive values rounded to the nearest Canadian dollar. L157 can be blank, if you have nothing to report. If you have reported a positive value in L158, but have reported zero or blank in L157, please verify that this is correct and proceed. Also, if L158 divided by L157 is less than \$5 million, please verify and proceed.

L158 Large exposures > \$5 M - Agricultural total

The total dollar amount of agricultural loans that are greater than \$5 million but less than \$10 million.

L158 can accept zero or positive values rounded to the nearest Canadian dollar. L158 can be blank, if you have nothing to report. If you have reported a positive value in L157, but have reported zero or blank in L158, please verify that this is correct and proceed.

L159 Large exposures > \$5 M - Institutional number

The number of institutional loans that are greater than \$5 million but less than \$10 million.

L159 can accept zero or positive values rounded to the nearest Canadian dollar. L159 can be blank, if you have nothing to report. If you have reported a positive value in L160, but have reported zero or blank in L159, please verify that this is correct and proceed. Also, if L160 divided by L159 is less than \$5 million, please verify and proceed.

L160 Large exposures > \$5 M - Institutional total

The total dollar amount of institutional loans that are greater than \$5 million but less than \$10 million.

L160 can accept zero or positive values rounded to the nearest Canadian dollar. L160 can be blank, if you have nothing to report. If you have reported a positive value in L159, but have reported zero or blank in L160, please verify that this is correct and proceed.

L161 Large exposures > \$5 M - Other loan types number

The number of other types of loans not categorized as personal, commercial, agricultural or institutional loans that are greater than \$5 million but less than \$10 million.

L161 can accept zero or positive values rounded to the nearest

Canadian dollar. L161 can be blank, if you have nothing to report. If you have reported a positive value in L162, but have reported zero or blank in L161, please verify that this is correct and proceed. Also, if L162 divided by L161 is less than \$5 million, please verify and proceed.

L162 Large exposures > \$5 M - Other loan types total

The total dollar amount of other types of loans that are not categorized as personal, commercial, agricultural or institutional loans that are greater than \$5 million but less than \$10 million.

L162 can accept zero or positive values rounded to the nearest Canadian dollar. L162 can be blank, if you have nothing to report. If you have reported a positive value in L161, but have reported zero or blank in L162, please verify that this is correct and proceed.

L163 Large exposures > \$5 M - Total - number of loans

This field is auto filled. The total number of all loans that are greater than \$5 million but less than \$10 million L153, L155, L157, L159, and L161.

L164 Large exposures > \$5 M - Total - total loans

This field is auto filled. The total dollar value of all loans that are greater than \$5 million but less than \$10 million L142, L144, L146, L148, and L150.

L165 Large exposures > \$10 M - Personal number

The number of personal loans that are greater than \$10 million but less than \$25 million.

L165 can accept zero or positive values rounded to the nearest Canadian dollar. L165 can be blank, if you have nothing to report. If you have reported a positive value in L166, but have reported zero or blank in L165, please verify that this is correct and proceed. Also, if L166 divided by L165 is less than \$10 million, please verify and proceed.

L166 Large exposures > \$10 M - Personal total

The total dollar amount of personal loans that are greater than \$10 million but less than \$25 million.

L166 can accept zero or positive values rounded to the nearest Canadian dollar. L166 can be blank, if you have nothing to report. If you have reported a positive value in L165, but have reported zero or blank in L166, please verify that this is correct and proceed.

L167 Large exposures > \$10 M - Commercial number

The number of commercial loans that are greater than \$10 million but less than \$25 million.

L167 can accept zero or positive values rounded to the nearest Canadian dollar. L167 can be blank, if you have nothing to report. If you have reported a positive value in L168, but have reported zero or blank in L167, please verify that this is correct and proceed. Also, if L168 divided by L167 is less than \$10 million, please verify and proceed.

L168 Large exposures > \$10 M - Commercial total

The total dollar amount of commercial loans that are greater than \$10 million but less than \$25 million.

L168 can accept zero or positive values rounded to the nearest Canadian dollar. L168 can be blank, if you have nothing to report. If you have reported a positive value in L167, but have reported zero or blank in L168, please verify that this is correct and proceed.

L169 Large exposures > \$10 M - Agricultural number

The number of agricultural loans that are greater than \$10 million but less than \$25 million.

L169 can accept zero or positive values rounded to the nearest Canadian dollar. L169 can be blank, if you have nothing to report. If you have reported a positive value in L170, but have reported zero or blank in L169, please verify that this is correct and proceed. Also, if L170 divided by L169 is less than \$10 million, please verify and proceed.

L170 Large exposures > \$10 M - Agricultural total

The total dollar amount of agricultural loans that are greater than \$10 million but less than \$25 million.

L170 can accept zero or positive values rounded to the nearest Canadian dollar. L170 can be blank, if you have nothing to report. If you have reported a positive value in L169, but have reported zero or blank in L170, please verify that this is correct and proceed.

L171 Large exposures > \$10 M - Institutional number

The number of institutional loans that are greater than \$10 million but less than \$25 million.

L171 can accept zero or positive values rounded to the nearest Canadian dollar. L171 can be blank, if you have nothing to report. If you

have reported a positive value in L172, but have reported zero or blank in L171, please verify that this is correct and proceed. Also, if L172 divided by L171 is less than \$10 million, please verify and proceed.

L172 Large exposures > \$10 M - Institutional total

The total dollar amount of institutional loans that are greater than \$10 million but less than \$25 million.

L172 can accept zero or positive values rounded to the nearest Canadian dollar. L172 can be blank, if you have nothing to report. If you have reported a positive value in L171, but have reported zero or blank in L172, please verify that this is correct and proceed.

L173 Large exposures > \$10 M - Other loan types number

The number of other types of loans not categorized as personal, commercial, agricultural or institutional loans that are greater than \$10 million but less than \$25 million.

L173 can accept zero or positive values rounded to the nearest Canadian dollar. L173 can be blank, if you have nothing to report. If you have reported a positive value in L174, but have reported zero or blank in L173, please verify that this is correct and proceed. Also, if L174 divided by L173 is less than \$10 million, please verify and proceed.

L174 Large exposures > \$10 M - Other loan types total

The total dollar amount of other types of loans that are not categorized as personal, commercial, agricultural or institutional loans that are greater than \$10 million but is less than \$25 million.

L174 can accept zero or positive values rounded to the nearest Canadian dollar. L174 can be blank, if you have nothing to report. If you have reported a positive value in L173, but have reported zero or blank in L174, please verify that this is correct and proceed.

L175 Large exposures > \$10 M - Total - number of loans

This field is auto filled. The total number of all loans that are greater than \$10 million but is less than \$25 million; sum of L165, L167, L169, L171, and L173.

L176 Large exposures > \$10 M - Total - total loans

This field is auto filled. The total dollar value of all loans that are greater than \$10 million but is less than \$25 million; sum of L166, L168, L170, L172, and L174.

L177 Large exposures > \$25 M - Personal number

The number of personal loans that are greater than \$25 million.

L177 can accept zero or positive values rounded to the nearest Canadian dollar. L177 can be blank, if you have nothing to report. If you have reported a positive value in L178, but have reported zero or blank in L177, please verify that this is correct and proceed. Also, if L178 divided by L177 is less than \$25 million, please verify and proceed.

L178 Large exposures > \$25 M - Personal total

The total dollar amount of personal loans that are greater than \$25 million.

L178 can accept zero or positive values rounded to the nearest Canadian dollar. L178 can be blank, if you have nothing to report. If you have reported a positive value in L177, but have reported zero or blank in L178, please verify that this is correct and proceed.

L179 Large exposures > \$25 M - Commercial number

The number of commercial loans that are greater than \$25 million.

L179 can accept zero or positive values rounded to the nearest Canadian dollar. L179 can be blank, if you have nothing to report. If you have reported a positive value in L180, but have reported zero or blank in L179, please verify that this is correct and proceed. Also, if L180 divided by L179 is less than \$25 million, please verify and proceed.

L180 Large exposures > \$25 M - Commercial total

The total dollar amount of commercial loans that are greater than \$25 million.

L180 can accept zero or positive values rounded to the nearest Canadian dollar. L180 can be blank, if you have nothing to report. If you have reported a positive value in L179, but have reported zero or blank in L180, please verify that this is correct and proceed.

L181 Large exposures > \$25 M - Agricultural number

The number of agricultural loans that are greater than \$25 million.

L181 can accept zero or positive values rounded to the nearest Canadian dollar. L181 can be blank, if you have nothing to report. If you have reported a positive value in L182, but have reported zero or blank in L181, please verify that this is correct and proceed. Also, if L182

divided by L181 is less than \$25 million, please verify and proceed.

L182 Large exposures > \$25 M - Agricultural total

The total dollar amount of agricultural loans that are greater than \$25 million.

L182 can accept zero or positive values rounded to the nearest Canadian dollar. L182 can be blank, if you have nothing to report. If you have reported a positive value in L181, but have reported zero or blank in L182, please verify that this is correct and proceed.

L183 Large exposures > \$25 M - Institutional number

The number of institutional loans that are greater than \$25 million.

L183 can accept zero or positive values rounded to the nearest Canadian dollar. L183 can be blank, if you have nothing to report. If you have reported a positive value in L184, but have reported zero or blank in L183, please verify that this is correct and proceed. Also, if L184 divided by L183 is less than \$25 million, please verify and proceed.

L184 Large exposures > \$25 M - Institutional total

The total dollar amount of institutional loans that are greater than \$25 million.

L184 can accept zero or positive values rounded to the nearest Canadian dollar. L184 can be blank, if you have nothing to report. If you have reported a positive value in L183, but have reported zero or blank in L184, please verify that this is correct and proceed.

L185 Large exposures > \$25 M - Other loan types number

The number of other types of loans not categorized as personal, commercial, agricultural or institutional loans that are greater than \$25 million.

L185 can accept zero or positive values rounded to the nearest Canadian dollar. L185 can be blank, if you have nothing to report. If you have reported a positive value in L186, but have reported zero or blank in L185, please verify that this is correct and proceed. Also, if L186 divided by L185 is less than \$25 million, please verify and proceed.

L186 Large exposures > \$25 M - Other loan types total

The total dollar amount of other types of loans that are not categorized as personal, commercial, agricultural or institutional loans that are

greater than \$25 million.

L186 can accept zero or positive values rounded to the nearest Canadian dollar. L186 can be blank, if you have nothing to report. If you have reported a positive value in L185, but have reported zero or blank in L186, please verify that this is correct and proceed.

L187 Large exposures > \$25 M - Total - number of loans

This field is auto filled. The total number of all loans that are greater than \$25 million L177, L179, L181, L183, and L185.

L188 Large exposures > \$25 M - Total - total loans

This field is auto filled. The total dollar value of all loans that are greater than \$25 million; sum of L178, L180, L182, L184, and L186.

L189 Large exposures - Personal number

This field is automatically calculated as the sum of L141, L153, L165, and L177.

L190 Large exposures - Personal total \$

This field is automatically calculated as the sum of L142, L154, L166, and L178.

L191 Large exposures - Commercial number

This field is automatically calculated as the sum of L143, L155, L167, and L179.

L192 Large exposures - Commercial total \$

This field is automatically calculated as the sum of L144, L156, L168, and L180.

L193 Large exposures - Agricultural number

This field is automatically calculated as the sum of L145, L157, L169, and L181.

L194 Large exposures - Agricultural total \$

This field is automatically calculated as the sum of L146, L158, L170, and L182.

L195 Large exposures - Institutional number

This field is automatically calculated as the sum of L147, L159, L171,

and L183.

L196 Large exposures - Institutional total \$

This field is automatically calculated as the sum of L148, L160, L172, and L184.

L197 Large exposures - Other loan types number

This field is automatically calculated as the sum of L149, L161, L173, and L185.

L198 Large exposures - Other loan types total \$

This field is automatically calculated as the sum of L150, L162, L174, and L186.

L199 Large exposures - Total - number of loans

This field is automatically calculated as the sum of L151, L163, L175, and L187.

L200 Large exposures - Total - total loans \$

This field is automatically calculated as the sum of L152, L164, L176, and L188.

Syndicated Loans

L201 Aggregate syndicated loans - number outstanding

A syndicated loan is a loan that is provided to a borrower by a group of credit unions which is structured, arranged, and administered by one or several credit unions. This is the total number of syndicated loans outstanding in which the credit union participates. Field is automatically filled from field L98.3.

L202 Aggregate syndicated loans - total outstanding\$

A syndicated loan is a loan that is provided to a borrower by a group of credit unions which is structured, arranged, and administered by one or several credit unions. This is the total dollar value of syndicated loans outstanding in which the credit union participates. Field is automatically filled from field L98.4.

L203 Aggregate syndicated loans - number in arrears

This is the total number of syndicated loans in arrears in which the credit union participates.

L203 can accept zero or positive values rounded to the nearest Canadian dollar. L203 can be blank, if you have nothing to report. If you have reported a positive value in L204, but have reported zero or blank in L203, please verify that this is correct and proceed.

L204 Aggregate syndicated loans - total in arrears

A syndicated loan is a loan that is provided to a borrower by a group of credit unions which is structured, arranged, and administered by one or several credit unions. This is the total dollar value of syndicated loans in arrears in which the credit union participates.

L204 can accept zero or positive values rounded to the nearest Canadian dollar. L204 can be blank, if you have nothing to report. If you have reported a positive value in L203, but have reported zero or blank in L204, please verify that this is correct and proceed.

L205 Syndicated loan 1 - original amount

This is the portion of the original dollar amount of the largest syndicated loan in which the credit union is a participant.

L205 can accept zero or positive values rounded to the nearest Canadian dollar. L205 can be blank, if you have nothing to report. If you have reported zero or blank in L205, but have reported a value greater than or equal to 1 in L201, please verify that this is correct and proceed. Also, if you have reported a value greater than zero in L206, but have reported a zero or blank in L205, please verify and proceed.

L206 Syndicated loan 1 - outstanding amount

This is the portion of the outstanding dollar amount of the largest syndicated loan in which the credit union is a participant.

L206 can accept zero or positive values rounded to the nearest Canadian dollar. L206 can be blank, if you have nothing to report. L206 cannot be greater than the amount reported in L205. If you have reported a positive value in L205, but have reported a value greater than 0 in L206, please verify that this is correct and proceed.

L207 Syndicated loan 1 - risk rating

This is the risk rating of the largest syndicated loan as is described in the DICO Guidance Note on Lending.

L207 can accept positive values from 1 to 6. L207 can be blank, if you have nothing to report. If you have reported a positive value in L205, but

have reported a value greater than zero in L207, please verify that this is correct and proceed.

L208 Syndicated loan 1 - syndicated by this credit union (Y/N)?

This field records if the credit union is the institution that structured, arranged and administers the syndicated loan.

L208 cannot be 'Not applicable', if you have reported an amount greater than zero in field L205.

L209 Syndicated loan 1 - name of syndicating credit union (if not this one)

This field identifies the credit union that structured, arranged and is administering the syndicated loan.

L209 is a text field and can be blank. L209 cannot be blank, if you have reported "No" in field L208.

L210 Syndicated loan 2 - original amount

This is the portion of the original dollar amount of the second largest syndicated loan in which the credit union is a participant.

L210 can accept zero or positive values rounded to the nearest Canadian dollar. L210 can be blank, if you have nothing to report. If you have reported a value greater or equal to 2 in L201, but have reported a zero or blank in field L210, please verify that this is correct and proceed. Also, if you have reported an amount greater than zero in L211, but have reported a zero or blank in L210, please verify and proceed.

L211 Syndicated loan 2 - outstanding amount

This is the portion of the outstanding dollar amount of the second largest syndicated loan in which the credit union is a participant.

L211 can accept zero or positive values rounded to the nearest Canadian dollar. L211 can be blank, if you have nothing to report. L211 cannot be greater than the amount reported in L210. If you have reported a positive value in L210, but have reported a zero or blank in field L211, please verify that this is correct and proceed.

L212 Syndicated loan 2 - risk rating

This is the risk rating of the second largest syndicated loan as is described in the DICO Guidance Note on Lending.

L212 can accept positive values between 1 and 6. L212 can be blank, if you have nothing to report. If you have reported a positive value in L210, but have reported a zero or blank in field L212, please verify that this is correct and proceed.

L213 Syndicated loan 2 - syndicated by this credit union (Y/N)?

This field records if the credit union is the institution that structured, arranged and administers the second largest syndicated loan.

L213 cannot be 'Not applicable', if you have reported an amount greater than zero in field L210.

L214 Syndicated loan 2 - name of syndicating credit union (if not this one)

This field identifies the credit union that structured, arranged and is administering the second largest syndicated loan.

L214 is a text field and can be blank. L214 cannot be blank if you have selected "No" in field L213.

L215 Syndicated loan 3 - original amount

This is the portion of the original dollar amount of the third largest syndicated loan in which the credit union is a participant.

L215 can accept zero or positive values rounded to the nearest Canadian dollar. L215 can be blank, if you have nothing to report. If you have reported a value greater or equal to 3 in L201, but have reported a zero or blank in field L215, please verify that this is correct and proceed. Also, if you have reported an amount greater than zero in L216, but have reported a zero or blank in L215, please verify and proceed.

L216 Syndicated loan 3 - outstanding amount

This is the portion of the outstanding dollar amount of the third largest syndicated loan in which the credit union is a participant.

L216 can accept zero or positive values rounded to the nearest Canadian dollar. L216 can be blank, if you have nothing to report. The value in this L216 cannot be greater than the amount reported in L215. If you have reported a value greater than zero in L215, but have reported a zero or blank in field L216, please verify that this is correct and proceed.

L217 Syndicated loan 3 - risk rating

This is the risk rating of the third largest syndicated loan as is described in the DICO Guidance Note on Lending.

L217 can accept positive values from 1 to 6. L217 can be blank, if you have nothing to report. If you have reported a value greater than zero in L215, but have reported a zero or blank in field L217, please verify that this is correct and proceed.

L218 Syndicated loan 3 - syndicated by this credit union (Y/N)?

This field records if the credit union is the institution that structured, arranged and administers the third largest syndicated loan.

L218 cannot be 'Not applicable' if the amount reported in L215 is greater than zero.

L219 Syndicated loan 3 - name of syndicating credit union (if not this one)

This field identifies the credit union who structured, arranged and is administering the third largest syndicated loan.

L219 is a text field and can be blank. L219 cannot be blank if you have selected "No" in field L218.

L220 Syndicated loan 4 - original amount

This is the portion of the original dollar amount of the fourth largest syndicated loan in which the credit union is a participant.

L220 can accept zero or positive values rounded to the nearest Canadian dollar. L220 can be blank, if you have nothing to report. If you have reported a value greater or equal to 4 in L201, but have reported zero or blank in field L220 please verify that this is correct and proceed. Also, if you have reported an amount greater than zero in L221, but have reported zero or blank in L220, please verify and proceed.

L221 Syndicated loan 4 - outstanding amount

This is the portion of the outstanding dollar amount of the fourth largest syndicated loan in which the credit union is a participant.

L221 can accept zero or positive values rounded to the nearest Canadian dollar. L221 can be blank, if you have nothing to report. L221 cannot be greater than the amount reported in L220. If you have reported a value greater than zero in L220, but have reported zero or blank in field L221, please verify that this is correct and proceed.

L222 Syndicated loan 4 - risk rating

This is the risk rating of the fourth largest syndicated loan as is described in the DICO Guidance Note on Lending.

L222 can accept positive values from 1 to 6. L222 can be blank, if you have nothing to report. If you have reported a value greater than zero in L220, but have reported zero or blank in field L222, please verify that this is correct and proceed.

L223 Syndicated loan 4 - syndicated by this credit union (Y/N)?

This field records if the credit union is the institution that structured, arranged and administers the fourth largest syndicated loan.

L223 cannot be 'Not applicable' if you have reported a value greater than zero in L220.

L224 Syndicated loan 4 - name of syndicating credit union (if not this one)

This field identifies the credit union who structured, arranged and is administering the fourth largest syndicated loan.

L224 a text field and can be blank. L224 cannot be blank if you have selected "No" in field L223.

L225 Syndicated loan 5 - original amount

This is the portion of the original dollar amount of the fifth largest syndicated loan in which the credit union is a participant.

L225 can accept zero or positive values rounded to the nearest Canadian dollar. L225 can be blank, if you have nothing to report. If you have reported a value greater or equal to 5 in L201, but have reported zero or blank in field L225, please verify that this is correct and proceed. Also, if you have reported an amount greater than zero in L226, but have reported zero or blank in L225, please verify and proceed.

L226 Syndicated loan 5 - outstanding amount

This is the portion of the outstanding dollar amount of the fifth largest syndicated loan in which the credit union is a participant.

L226 can accept zero or positive values rounded to the nearest Canadian dollar. L226 can be blank, if you have nothing to report. L226 cannot be greater than the amount reported in L225. If you have reported a value greater than zero in L225, but have reported zero or

blank in field L226, please verify that this is correct and proceed.

L227 Syndicated loan 5 - risk rating

This is the risk rating of the fifth largest syndicated loan as is described in the DICO Guidance Note on Lending.

L227 can accept zero or positive values rounded to the nearest Canadian dollar. L227 can be blank, if you have nothing to report. If you have reported a value greater than zero in L225, but have reported zero or blank in field L227, please verify that this is correct and proceed.

L228 Syndicated loan 5 - syndicated by this credit union (Y/N)?

This field records if the credit union is the institution that structured, arranged and administers the fifth largest syndicated loan.

L228 cannot be 'Not applicable' if you have reported an amount greater than zero in L225.

L229 Syndicated loan 5 - name of syndicating credit union (if not this one)

This field identifies the credit union who structured, arranged and is administering the fifth largest syndicated loan.

L229 is a text field and can be blank. L229 cannot be blank, if you have reported "No" in field L228.

Risk Weighted Loans (Class 2 only)

RL01 Loans secured by cash, member deposits or government securities

For Class 2 institutions only. The total dollar amount of loans that are secured by cash, deposits or government securities.

RL01 can accept zero or positive values rounded to the nearest Canadian dollar. RL01 can be blank, if you have nothing to report.

RL02 Loans to or guaranteed by federal or provincial governments

For Class 2 institutions only. The total dollar amount of loans that are secured by federal or provincial government programs.

RL02 can accept zero or positive values rounded to the nearest Canadian dollar. RL02 can be blank, if you have nothing to report.

RL03 Loans to or guaranteed by a school board, university, hospital or municipality etc. [Instit. Loans]

For Class 2 institutions only. The total dollar amount of loans that are secured by an institution such as a school board, university, college, hospital, municipality etc.

RL03 can accept zero or positive values rounded to the nearest Canadian dollar. RL03 can be blank, if you have nothing to report.

RL04 Personal loans

For Class 2 institutions only. The total dollar amount of loans that are given to an individual for personal, family or household use.

RL04 can accept zero or positive values rounded to the nearest Canadian dollar. RL04 can be blank, if you have nothing to report.

RL05 Agricultural loans

For Class 2 institutions only. The total dollar amount of agricultural loans given for the purpose of financing the cultivation of crops, raising of livestock, horticulture, etc.

RL05 can accept zero or positive values rounded to the nearest Canadian dollar. RL05 can be blank, if you have nothing to report.

RL06.1 The portion of residential mortgage loans insured under the NHA, guaranteed or insured by a government agency or insured by a licenced mortgage insurer and guaranteed by the Government of Canada.

For Class 2 institutions only. The total dollar amount of residential mortgage loans (loan that is secured by a mortgage on a residential property that is occupied by the borrower) that are insured under the National Housing Act or a similar provincial mortgage insurance program.

RL06.1 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.1 can be blank, if you have nothing to report.

RL06.2 Residential mortgage loans - uninsured

For Class 2 institutions only. The total dollar amount of residential mortgage loans (loan that is secured by a mortgage on a residential property that is occupied by the borrower) that are not insured under the NHA or other mortgage insurance program.

RL06.2 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.2 can be blank, if you have nothing to report.

RL06.3 Residential mortgage loans - uninsured (90 days or more in arrears)

For Class 2 institutions only. The total dollar amount of uninsured residential mortgage loans (loan that is secured by a mortgage on a residential property that is occupied by the borrower) that have not been in good standing for 90 days or more.

RL06.3 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.3 can be blank, if you have nothing to report.

RL06.4 Portion of mortgages insured by licenced mortgage insurer with no credit rating and not guaranteed by the Government of Canada

For Class 2 institutions only. The total dollar amount of residential mortgage loans (loan that is secured by a mortgage on a residential property that is occupied by the borrower) that are insured by a licensed insurer who does not have a credit rating and not guaranteed by the government of Canada.

RL06.4 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.4 can be blank, if you have nothing to report.

RL06.5 External credit rating agency - highest (Mtgs)

The total dollar amount of residential mortgage loans insured by a licensed insurer not backstopped by Government where the insurer has the highest credit rating as provided by an external credit rating agency. Please refer to DICO Guideline on Capital Adequacy.

RL06.5 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.5 can be blank, if you have nothing to report.

RL06.6 External credit rating agency - second highest (Mtgs)

The total dollar amount of residential mortgage loans insured by a licensed insurer not backstopped by Government where the insurer has the second highest credit rating as provided by an external credit rating agency. Please refer to DICO Guideline on Capital Adequacy.

RL06.6 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.6 can be blank, if you have nothing to report.

RL06.7 External credit rating agency - third highest (Mtgs)

The total dollar amount of residential mortgage loans insured by a licensed insurer not backstopped by Government where the insurer has the third highest credit rating as provided by an external credit rating

agency. Please refer to DICO Guideline on Capital Adequacy.

RL06.7 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.7 can be blank, if you have nothing to report.

RL06.8 External credit rating agency - lowest (Mtgs)

The total dollar amount of residential mortgage loans insured by a licensed insurer not backstopped by Government where the insurer has the lowest credit rating as provided by an external credit rating agency. Please refer to DICO Guideline on Capital Adequacy.

RL06.8 can accept zero or positive values rounded to the nearest Canadian dollar. RL06.8 can be blank, if you have nothing to report.

RL07.1 Authorizations that do not exceed (the lesser of 0.035% of assets or \$1.25 million)

The total dollar amount of all commercial loans made to a person and to any connected persons that is less than the lesser of 0.035 per cent of the credit union's total assets and \$1.25 million.

RL07.1 can accept zero or positive values rounded to the nearest Canadian dollar. RL07.1 can be blank, if you have nothing to report.

RL07.2 Authorizations greater than (0.035% of assets or \$1.25 million)

The total dollar amount of all commercial loans made to a person and to any connected persons that is greater than the lesser of 0.035 per cent of the credit union's total assets and \$1.25 million.

RL07.2 can accept zero or positive values rounded to the nearest Canadian dollar. RL07.2 can be blank, if you have nothing to report.

RL07.3 External credit rating agency - highest

The total dollar amount of commercial loans whose borrowers have the highest credit rating from an outside credit rating agency. Please refer to DICO Guideline on Capital Adequacy.

RL07.3 can accept zero or positive values rounded to the nearest Canadian dollar. RL07.3 can be blank, if you have nothing to report.

RL07.4 External credit rating agency - second highest

The total dollar amount of commercial loans whose borrowers have the second highest credit rating from an outside credit rating agency. Please

refer to DICO Guideline on Capital Adequacy.

RL07.4 can accept zero or positive values rounded to the nearest Canadian dollar. RL07.4 can be blank, if you have nothing to report.

RL07.5 External credit rating agency - third highest

The total dollar amount of commercial loans whose borrowers have the third highest credit rating from an outside credit rating agency. Please refer to DICO Guideline on Capital Adequacy.

RL07.5 can accept zero or positive values rounded to the nearest Canadian dollar. RL07.5 can be blank, if you have nothing to report.

RL07.6 External credit rating agency - lowest

The total dollar amount of commercial loans whose borrowers have the lowest credit rating from an outside credit rating agency. Please refer to DICO Guideline on Capital Adequacy.

RL07.6 can accept zero or positive values rounded to the nearest Canadian dollar. RL07.6 can be blank, if you have nothing to report.

RL08 Other loans

The total dollar amount of other types of loans not categorized as personal, residential mortgage, commercial, agricultural or institutional loans.

RL08 can accept zero or positive values rounded to the nearest Canadian dollar. RL08 can be blank, if you have nothing to report.

RL09 Total net loans

This field is automatically calculated as the sum of RL01 to RL08.

The amount in RL09 must equal L95.

Risk Ratings - Commercial & Agricultural Loans (Class 2 only)

L99 Undoubted - Commercial number

The number of commercial loans where collection is certain with no risk of default. Please refer to the DICO Guidance Note on Lending available on the website.

L99 can accept zero or positive values rounded to the whole number.

L99 can be blank, if you have nothing to report.

L100 Undoubted - Commercial total \$

The total dollar amount of commercial loans where collection is certain with no risk of default. Please refer to the DICO Guidance Note on Lending available on the website.

L100 can accept zero or positive values rounded to the nearest Canadian dollar. L100 can be blank, if you have nothing to report.

L101 Undoubted - Agricultural number

The number of agricultural loans where collection is certain with no risk of default. Please refer to the DICO Guidance Note on Lending available on the website.

L101 can accept zero or positive values rounded to the nearest Canadian dollar. L101 can be blank, if you have nothing to report.

L102 Undoubted - Agricultural total \$

The total dollar amount of agricultural loans where collection is certain with no risk of default. Please refer to the DICO Guidance Note on Lending available on the website.

L102 can accept zero or positive values rounded to the nearest Canadian dollar. L102 can be blank, if you have nothing to report.

L103 Undoubted - Number of loans

This field is automatically filled. This is the total of fields L99 and L101.

L104 Undoubted - Total loans \$

This field is automatically filled. This is the total of fields L100 and L102.

L105 Low - Commercial number

The number of commercial loans where the risk of default is classified as low. Please refer to the DICO Guidance Note on Lending available on the website.

L105 can accept zero or positive values rounded to the nearest Canadian dollar. L105 can be blank, if you have nothing to report.

L106 Low - Commercial total \$

The total dollar amount of commercial loans where the risk of default is

classified as low. Please refer to the DICO Guidance Note on Lending available on the website.

L106 can accept zero or positive values rounded to the nearest Canadian dollar. L106 can be blank, if you have nothing to report.

L107 Low - Agricultural number

The number of agricultural loans where the risk of default is classified as low. Please refer to the DICO Guidance Note on Lending available on the website.

L107 can accept zero or positive values rounded to the nearest Canadian dollar. L107 can be blank, if you have nothing to report.

L108 Low - Agricultural total \$

The total dollar amount of agricultural loans where the risk of default is classified as low. Please refer to the DICO Guidance Note on Lending available on the website.

L108 can accept zero or positive values rounded to the nearest Canadian dollar. L108 can be blank, if you have nothing to report.

L109 Low - Number of loans

This field is automatically filled. This is the total of fields L105 and L107.

L110 Low - Total loans \$

This field is automatically filled. This is the total of fields L106 and L108.

L111 Moderate - Commercial number

The number of commercial loans where the risk of default is classified as moderate. Please refer to the DICO Guidance Note on Lending available on the website.

L111 can accept zero or positive values rounded to the nearest Canadian dollar. L111 can be blank, if you have nothing to report.

L112 Moderate - Commercial total \$

The total dollar amount of commercial loans where the risk of default is classified as moderate. Please refer to the DICO Guidance Note on Lending available on the website.

L112 can accept zero or positive values rounded to the nearest

Canadian dollar. L112 can be blank, if you have nothing to report.

L113 Moderate - Agricultural number

The number of agricultural loans where the risk of default is classified as moderate. Please refer to the DICO Guidance Note on Lending available on the website.

L113 can accept zero or positive values rounded to the nearest Canadian dollar. L113 can be blank, if you have nothing to report.

L114 Moderate - Agricultural total \$

The total dollar amount of agricultural loans where the risk of default is classified as moderate. Please refer to the DICO Guidance Note on Lending available on the website.

L114 can accept zero or positive values rounded to the nearest Canadian dollar. L114 can be blank, if you have nothing to report.

L115 Moderate - Number of loans

This field is automatically filled. This is the total of fields L111 and L113.

L116 Moderate - Total loans \$

This field is automatically filled. This is the total of fields L112 and L114.

L117 Cautionary (Watch List) - Commercial number

The number of commercial loans where the risk of default is classified as cautionary or watch list. These loans are characterised by a deteriorating financial position and has possibly missed payments in the past. Please refer to the DICO Guidance Note on Lending available on the website.

L117 can accept zero or positive values rounded to the nearest Canadian dollar. L117 can be blank, if you have nothing to report.

L118 Cautionary (Watch List) - Commercial total \$

The total dollar amount of commercial loans where the risk of default is classified as cautionary or watch list. These loans are characterised by a deteriorating financial position and has possibly missed payments in the past. Please refer to the DICO Guidance Note on Lending available on the website.

L118 can accept zero or positive values rounded to the nearest

Canadian dollar. L118 can be blank, if you have nothing to report.

L119 Cautionary (Watch List) - Agricultural number

The number of agricultural loans where the risk of default is classified as cautionary or watch list. These loans are characterised by a deteriorating financial position and has possibly missed payments in the past. Please refer to the DICO Guidance Note on Lending available on the website.

L119 can accept zero or positive values rounded to the nearest Canadian dollar. L119 can be blank, if you have nothing to report.

L120 Cautionary (Watch List) - Agricultural total\$

The total dollar amount of agricultural loans where the risk of default is classified as cautionary or watch list. These loans are characterised by a deteriorating financial position and has possibly missed payments in the past. Please refer to the DICO Guidance Note on Lending available on the website.

L120 can accept zero or positive values rounded to the nearest Canadian dollar. L120 can be blank, if you have nothing to report.

L121 Cautionary (Watch List) - Number of loans

This field is automatically filled. This is the total of fields L117 and L119.

L122 Cautionary (Watch List) - Total loans\$

This field is automatically filled. This is the total of fields L118 and L120.

L123 Unsatisfactory - Commercial number

The number of commercial loans where the risk of default is classified as unsatisfactory. These loans are characterized by a security shortfall and may have interest and principle balances in arrears. Please refer to the DICO Guidance Note on Lending available on the website.

L123 can accept zero or positive values rounded to the nearest Canadian dollar. L123 can be blank, if you have nothing to report.

L124 Unsatisfactory - Commercial total \$

The total dollar amount of commercial loans where the risk of default is classified as unsatisfactory. These loans are characterized by a security shortfall and may have interest and principle balances in arrears. Please

refer to the DICO Guidance Note on Lending available on the website.

L124 can accept zero or positive values rounded to the nearest Canadian dollar. L124 can be blank, if you have nothing to report.

L125 Unsatisfactory - Agricultural number

The number of agricultural loans where the risk of default is classified as unsatisfactory. These loans are characterized by a security shortfall and may have interest and principle balances in arrears. Please refer to the DICO Guidance Note on Lending available on the website.

L125 can accept zero or positive values rounded to the nearest Canadian dollar. L125 can be blank, if you have nothing to report.

L126 Unsatisfactory - Agricultural total \$

The total dollar amount of agricultural loans where the risk of default is classified as unsatisfactory. These loans are characterized by a security shortfall and may have interest and principle balances in arrears. Please refer to the DICO Guidance Note on Lending available on the website.

L126 can accept zero or positive values rounded to the nearest Canadian dollar. L126 can be blank, if you have nothing to report.

L127 Unsatisfactory - Number of loans

This field is automatically filled. This is the total of fields L123 and L125.

L128 Unsatisfactory - Total loans \$

This field is automatically filled. This is the total of fields L124 and L126.

L129 Unacceptable - Commercial number

The number of commercial loans where the risk of default is classified as unacceptable. These loans are characterized by the borrower facing bankruptcy with definite loss in evidence. Please refer to the DICO Guidance Note on Lending available on the website.

L129 can accept zero or positive values rounded to the nearest Canadian dollar. L129 can be blank, if you have nothing to report.

L130 Unacceptable - Commercial total

The total dollar amount of commercial loans where the risk of default is classified as unacceptable. These loans are characterized by the borrower facing bankruptcy with definite loss in evidence. Please refer to

the DICO Guidance Note on Lending available on the website.

L130 can accept zero or positive values rounded to the nearest Canadian dollar. L130 can be blank, if you have nothing to report.

L131 Unacceptable - Agricultural number

The number of agricultural loans where the risk of default is classified as unacceptable. These loans are characterized by the borrower facing bankruptcy with definite loss in evidence. Please refer to the DICO Guidance Note on Lending available on the website.

L131 can accept zero or positive values rounded to the nearest Canadian dollar. L131 can be blank, if you have nothing to report.

L132 Unacceptable - Agricultural total \$

The total dollar amount of agricultural loans where the risk of default is classified as unacceptable. These loans are characterized by the borrower facing bankruptcy with definite loss in evidence. Please refer to the DICO Guidance Note on Lending available on the website.

L132 can accept zero or positive values rounded to the nearest Canadian dollar. L132 can be blank, if you have nothing to report.

L133 Unacceptable - Number of loans

This field is automatically filled. This is the total of fields L129 and L131.

L134 Unacceptable - Total loans \$

This field is automatically filled. This is the total of fields L130 and L132.

L135 Total - Commercial number

This field is automatically filled. This is the total of the number of all commercial loans L99, L105, L111, L117, L123, and L129.

The value in L135 must equal the value reported in L42.

L136 Total - Commercial total \$

This field is automatically filled. This is the total dollar amount of all commercial loans L100, L106, L112, L118, L124, and L130.

The value in L136 must equal the value reported in L35.

L137 Total - Agricultural number

This field is automatically filled. This is the total of the number of all commercial loans L101, L107, L113, L119, L125, and L131.

The value in L137 must equal the value reported in L84.

L138 Total - Agricultural total \$

This field is automatically filled. This is the total dollar amount of all commercial loans L102, L108, L114, L120, L126, and L132.

The value in L138 must equal the value reported in L77.

L139 Total - Number of loans

This field is automatically filled. This is the total of the number of all commercial and agricultural loans L103, L109, L115, L121, L127, and L133.

L140 Total - Total loans \$

This field is automatically filled. This is the total dollar amount of all commercial loans L104, L110, L116, L122, L128, and L134

Loans by NAICS Category (Class 2 only)

L230 NAICS - Agriculture (11)

The number of Agricultural, Forestry, Fishing or Hunting loans outstanding according to the North American Industry Classification System classification 11. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L230 can accept zero or positive values rounded to the whole number. L230 can be blank, if you have nothing to report. If you have reported a value greater than zero in L231, but have reported zero or blank in field L230, please verify that this is correct and proceed.

L231 NAICS - Agriculture (11) - total

The total dollar amount of Agricultural, Forestry, Fishing or Hunting loans outstanding according to the North American Industry Classification System classification 11. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L231 can accept zero or positive values rounded to the nearest Canadian dollar. L231 can be blank, if you have nothing to report. If you have reported a value greater than zero in L230, but have reported zero

or blank in field L231, please verify that this is correct and proceed.

L232 NAICS - Mining/Oil/Gas (21)

The number of Mining and Oil and Gas extraction loans outstanding according to the North American Industry Classification System classification 21. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L232 can accept zero or positive values rounded to the whole number. L232 can be blank, if you have nothing to report. If you have reported a value greater than zero in L233, but have reported zero or blank in field L232, please verify that this is correct and proceed.

L233 NAICS - Mining/Oil/Gas (21) - total \$

The total dollar amount of Mining and Oil and Gas extraction loans outstanding according to the North American Industry Classification System classification 21. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L233 can accept zero or positive values rounded to the nearest Canadian dollar. L233 can be blank, if you have nothing to report. If you have reported a value greater than zero in L232, but have reported zero or blank in field L233, please verify that this is correct and proceed.

L234 NAICS - Utilities (22) - number

The number of electrical (generation, transmission, distribution), natural gas distribution, water, sewage loans outstanding according to the North American Industry Classification System classification 22. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L234 can accept zero or positive values rounded to the whole number. L234 can be blank, if you have nothing to report. If you have reported a value greater than zero in L235, but have reported zero or blank in field L234, please verify that this is correct and proceed.

L235 NAICS - Utilities (22) - total \$

The total dollar amount of electrical generation, transmission & distribution, natural gas distribution, water, sewage loans outstanding according to the North American Industry Classification System classification 22. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L235 can accept zero or positive values rounded to the nearest Canadian dollar. L235 can be blank, if you have nothing to report. If you have reported a value greater than zero in L234, but have reported zero or blank in field L235, please verify that this is correct and proceed.

L236 NAICS - Construction (23)

The number of construction loans outstanding according to the North American Industry Classification System classification 23. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L236 can accept zero or positive values rounded to the whole number. L236 can be blank, if you have nothing to report. If you have reported a value greater than zero in L237, but have reported zero or blank in field L236, please verify that this is correct and proceed.

L237 NAICS - Construction (23) - total \$

The total dollar amount of construction loans outstanding representing residential, non-residential, utility, infrastructure and specialty trade contracts according to the North American Industry Classification System classification 23. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L237 can accept zero or positive values rounded to the nearest Canadian dollar. L237 can be blank, if you have nothing to report. If you have reported a value greater than zero in L236, but have reported zero or blank in field L237, please verify that this is correct and proceed.

L238 NAICS - Manufacturing (31-33)

The number of manufacturing loans outstanding according to the North American Industry Classification System classifications 31, 32 and 33. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L238 can accept zero or positive values rounded to the whole number. L238 can be blank, if you have nothing to report. If you have reported a value greater than zero in L239, but have reported zero or blank in field L238, please verify that this is correct and proceed.

L239 NAICS - Manufacturing (31-33) - total \$

The total dollar amount of manufacturing loans outstanding according to the North American Industry Classification System classifications 31, 32 and 33. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

scian/2007/list-liste-eng.htm)

L239 can accept zero or positive values rounded to the nearest Canadian dollar. L239 can be blank, if you have nothing to report. If you have reported a value greater than zero in L238, but have reported zero or blank in field L239, please verify that this is correct and proceed.

L240 NAICS - Wholesale (41)

The number of wholesale loans outstanding according to the North American Industry Classification System classification 41.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L240 can accept zero or positive values rounded to the whole number. L240 can be blank, if you have nothing to report. If you have reported a value greater than zero in L241, but have reported zero or blank in field L240, please verify that this is correct and proceed.

L241 NAICS - Wholesale (41) - total \$

The total dollar amount of wholesale loans outstanding according to the North American Industry Classification System classification 41.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L241 can accept zero or positive values rounded to the nearest Canadian dollar. L241 can be blank, if you have nothing to report. If you have reported a value greater than zero in L240, but have reported zero or blank in field L241, please verify that this is correct and proceed.

L242 NAICS - Retail (44-45)

The number of retail loans outstanding according to the North American Industry Classification System classifications 44 and 45.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L242 can accept zero or positive values rounded to the whole number. L242 can be blank, if you have nothing to report. If you have reported a value greater than zero in L243, but have reported zero or blank in field L242, please verify that this is correct and proceed.

L243 NAICS - Retail (44-45) - total \$

The total dollar amount of retail loans outstanding according to the North American Industry Classification System classifications 44 and 45.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L243 can accept zero or positive values rounded to the nearest Canadian dollar. L243 can be blank, if you have nothing to report. If you have reported a value greater than zero in L242, but have reported zero or blank in field L243, please verify that this is correct and proceed.

L244 NAICS - Transportation/Warehousing (48-49)

The number of transportation and warehousing loans outstanding according to the North American Industry Classification System classifications 48 and 49. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L244 can accept zero or positive values rounded to the whole number. L244 can be blank, if you have nothing to report. If you have reported a value greater than zero in L245, but have reported zero or blank in field L244, please verify that this is correct and proceed.

L245 NAICS - Transportation/Warehousing (48-49) - total \$

The total dollar amount of transportation and warehousing loans outstanding according to the North American Industry Classification System classifications 48 and 49. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L245 can accept zero or positive values rounded to the nearest Canadian dollar. L245 can be blank, if you have nothing to report. If you have reported a value greater than zero in L244, but have reported zero or blank in field L245, please verify that this is correct and proceed.

L246 NAICS - Information/Cultural (51)

The number of information and cultural loans outstanding according to the North American Industry Classification System classification 51. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L246 can accept zero or positive values rounded to the whole number. L246 can be blank, if you have nothing to report. If you have reported a value greater than zero in L247, but have reported zero or blank in field L246, please verify that this is correct and proceed.

L247 NAICS - Information/Cultural (51) - total \$

The total dollar amount of information and cultural loans outstanding

according to the North American Industry Classification System classification 51. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L247 can accept zero or positive values rounded to the nearest Canadian dollar. L247 can be blank, if you have nothing to report. If you have reported a value greater than zero in L246, but have reported zero or blank in field L247, please verify that this is correct and proceed.

L248 NAICS - Finance/Insurance (52)

The number of loans outstanding made to finance and insurance organizations as defined by the North American Industry Classification System classification 52. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L248 can accept zero or positive values rounded to the whole number. L248 can be blank, if you have nothing to report. If you have reported a value greater than zero in L249, but have reported zero or blank in field L248, please verify that this is correct and proceed.

L249 NAICS - Finance/Insurance (52) - total \$

The total dollar amount of loans outstanding made to finance and insurance organizations as defined by the North American Industry Classification System classification 52. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L249 can accept zero or positive values rounded to the nearest Canadian dollar. L249 can be blank, if you have nothing to report. If you have reported a value greater than zero in L248, but have reported zero or blank in field L249, please verify that this is correct and proceed.

L250 NAICS - Real Estate-Total (53)

The number of loans outstanding made to realtors, and rental/leasing companies as defined by the North American Industry Classification System classification 53. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L250 can accept zero or positive values rounded to the whole number. L250 can be blank, if you have nothing to report. If you have reported a value greater than zero in L251, but have reported zero or blank in field L250, please verify that this is correct and proceed.

L251 NAICS - Real Estate-Total (53) - total \$

The total dollar amount of loans outstanding made to realtors and rental/leasing companies as defined by the North American Industry Classification System classification 53.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L251 can accept zero or positive values rounded to the nearest Canadian dollar. L251 can be blank, if you have nothing to report. If you have reported a value greater than zero in L250, but have reported zero or blank in field L251, please verify that this is correct and proceed.

L252 NAICS - Professional/Scientific/Tech'I (54)

The number of professional, scientific and technical loans outstanding as defined by the North American Industry Classification System classification 54. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L252 can accept zero or positive values rounded to the whole number. L252 can be blank, if you have nothing to report. If you have reported a value greater than zero in L253, but have reported zero or blank in field L252, please verify that this is correct and proceed.

L253 NAICS - Professional/Scientific/Tech'I (54) - total \$

The total dollar amount of professional, scientific and technical loans outstanding according to the North American Industry Classification System classification 54. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L253 can accept zero or positive values rounded to the nearest Canadian dollar. L253 can be blank, if you have nothing to report. If you have reported a value greater than zero in L252, but have reported zero or blank in field L253, please verify that this is correct and proceed.

L254 NAICS - Management Companies (55)

The number of loans outstanding made to management companies as defined by the North American Industry Classification System classification 55. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L254 can accept zero or positive values rounded to the whole number. L254 can be blank, if you have nothing to report. If you have reported a value greater than zero in L255, but have reported zero or blank in field L254, please verify that this is correct and proceed.

L255 NAICS - Management Companies (55) - total \$

The total dollar amount of loans outstanding made to management companies as defined by the North American Industry Classification System classification 55. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L255 can accept zero or positive values rounded to the nearest Canadian dollar. L255 can be blank, if you have nothing to report. If you have reported a value greater than zero in L254, but have reported zero or blank in field L255, please verify that this is correct and proceed.

L256 NAICS - Administration Companies (56)

The number of loans outstanding made to Administrative and Support, Waste Management and Remediation Service organizations as defined by the North American Industry Classification System classification 56. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L256 can accept zero or positive values rounded to the whole number. L256 can be blank, if you have nothing to report. If you have reported a value greater than zero in L257, but have reported zero or blank in field L256, please verify that this is correct and proceed.

L257 NAICS - Administration Companies (56) - total \$

The total dollar amount of loans outstanding made to Administrative and Support, Waste Management and Remediation Service organizations as defined by the North American Industry Classification System classification 56. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L257 can accept zero or positive values rounded to the nearest Canadian dollar. L257 can be blank, if you have nothing to report. If you have reported a value greater than zero in L256, but have reported zero or blank in field L257, please verify that this is correct and proceed.

L258 NAICS - Education (61)

The number of loans outstanding made to educational institutions as defined by the North American Industry Classification System classification 61. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L258 can accept zero or positive values rounded to the whole number. L258 can be blank, if you have nothing to report. If you have reported a value greater than zero in L259, but have reported zero or blank in field L258, please verify that this is correct and proceed.

L259 NAICS - Education (61) - total \$

The number of loans outstanding made to educational institutions as defined by the North American Industry Classification System classification 61. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L258 can accept zero or positive values rounded to the nearest Canadian dollar. L258 can be blank, if you have nothing to report. If you have reported a value greater than zero in L258, but have reported zero or blank in field L259, please verify that this is correct and proceed.

L260 NAICS - Health Care (62)

The number of loans outstanding made to Health Care and Social Assistance institutions as defined by the North American Industry Classification System classification 62. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L260 can accept zero or positive values rounded to the whole number. L260 can be blank, if you have nothing to report. If you have reported a value greater than zero in L261, but have reported zero or blank in field L260, please verify that this is correct and proceed.

L261 NAICS - Health Care (62) - total \$

The number of loans outstanding made to Health Care and Social Assistance institutions as defined by the North American Industry Classification System classification 62. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L261 can accept zero or positive values rounded to the nearest Canadian dollar. L261 can be blank, if you have nothing to report. If you have reported a value greater than zero in L260, but have reported zero or blank in field L261, please verify that this is correct and proceed.

L262 NAICS - Arts/Recreation/Entertainment (71)

The number of loans outstanding made to Arts, Entertainment and Recreation organizations as defined by the North American Industry Classification System classification 71. (<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L262 can accept zero or positive values rounded to the whole number. L262 can be blank, if you have nothing to report. If you have reported a

value greater than zero in L263, but have reported zero or blank in field L262, please verify that this is correct and proceed.

L263 NAICS - Arts/Recreation/Entertainment (71) - total \$

The number of loans outstanding made to Arts, Entertainment and Recreation organizations as defined by the North American Industry Classification System classification 71.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L263 can accept zero or positive values rounded to the nearest Canadian dollar. L263 can be blank, if you have nothing to report. If you have reported a value greater than zero in L262, but have reported zero or blank in field L263, please verify that this is correct and proceed.

L264 NAICS - Accommodation/Food service (72)

The number of loans outstanding made to Accommodation and Food Services organizations as defined by the North American Industry Classification System classification 72.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L264 can accept zero or positive values rounded to the whole number. L264 can be blank, if you have nothing to report. If you have reported a value greater than zero in L265, but have reported zero or blank in field L264, please verify that this is correct and proceed.

L265 NAICS - Accommodation/Food service (72) - total \$

The number of loans outstanding made to Accommodation and Food Services organizations as defined by the North American Industry Classification System classification 72.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L265 can accept zero or positive values rounded to the nearest Canadian dollar. L265 can be blank, if you have nothing to report. If you have reported a value greater than zero in L264, but have reported zero or blank in field L265, please verify that this is correct and proceed.

L266 NAICS - Other Services (81)

The number of loans outstanding made to Other Service (except Public Administration) organizations as defined by the North American Industry Classification System classification 81.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L266 can accept zero or positive values rounded to the whole number. L266 can be blank, if you have nothing to report. If you have reported a value greater than zero in L267, but have reported zero or blank in field L266, please verify that this is correct and proceed.

L267 NAICS - Other Services (81) - total \$

The number of loans outstanding made to Other Service (except Public Administration) organizations as defined by the North American Industry Classification System classification 81.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L267 can accept zero or positive values rounded to the nearest Canadian dollar. L267 can be blank, if you have nothing to report. If you have reported a value greater than zero in L266, but have reported zero or blank in field L267, please verify that this is correct and proceed.

L268 NAICS - Public Administration/Gov't (91)

The number of loans outstanding made to public and government administration organizations as defined by the North American Industry Classification System classification 91.

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L268 can accept zero or positive values rounded to the whole number. L268 can be blank, if you have nothing to report. If you have reported a value greater than zero in L269, but have reported zero or blank in field L268, please verify that this is correct and proceed.

L269 NAICS - Public Administration/Gov't (91) - total \$

The number of loans outstanding made to public and government administration organizations as defined by the North American Industry Classification System classification 91

(<http://www.statcan.gc.ca/subjects-sujets/standard-norme/naics-scian/2007/list-liste-eng.htm>)

L269 can accept zero or positive values rounded to the nearest Canadian dollar. L269 can be blank, if you have nothing to report. If you have reported a value greater than zero in L268, but have reported zero or blank in field L269, please verify that this is correct and proceed.

L270 NAICS - Total

This field is automatically calculated as the sum of L230, L232, L234, ..., L268.

If the amount in L270 is not equal to the sum of L42 and L84, please verify that this is correct and proceed.

L271 NAICS - Total - dollar total

This field is automatically calculated as the sum of L231, L233, L235, ..., L269.

If the amount in L271 is not equal to the sum of L35 and L77, please verify that this is correct and proceed.

Loan Allowance Continuity Schedule

T01 Total loan allowance at end of period

The total of allowances for impaired loans for all loan categories, at the end of the reporting period. This amount must equal field L94.

T02 Allowance at opening of fiscal year

The total of allowances for impaired loans for all loan categories, at the beginning of the fiscal year. The value in T02 must equal the fiscal year end value reported in field T01.

T02 can accept zero or positive values rounded to the nearest Canadian dollar. T02 can be blank, if you have nothing to report. If the value in T02 is different from the year end value for T01, and the year end value for T01 is available, please verify that this is correct and proceed.

T03 Write-offs - year-to-date

The total of all write-offs from all loan categories, year to date.

T03 can accept zero or positive values rounded to the nearest Canadian dollar. T03 can be blank, if you have nothing to report.

T04 Loan recoveries - year-to-date

The total of all recoveries from all loan categories, year to date. Recoveries of loans previously written-off (either in the current year or in previous years) should be reported here.

T04 can accept zero or positive values rounded to the nearest Canadian dollar. T04 can be blank, if you have nothing to report.

T05 Provisions/(recovery) for loan impairment - year-to-date

The amount that must be added to the allowance, after accounting for write-offs and recoveries, to properly reflect loan impairment estimates on the loans schedule. This amount should equal T01-T02+T03-T04. This amount should be carried to field C26.

Liabilities

Deposit Schedules

Deposits

E01 Demand and dividend-bearing deposits - Number

Indicate the number of demand deposits, and the number of dividend bearing deposits. Demand deposits have no fixed term, and are payable to the depositor upon demand (although they may be subject to a short notice period). Demand deposits can include chequing accounts, daily interest accounts, savings accounts, and current accounts.

Dividend-bearing deposits (also known as share deposits) may not attract regular interest payments, as the credit union may decide instead to pay a dividend at year-end, based on available profits and regulatory compliance requirements. If an annual dividend payment is made, insured institutions are encouraged to accrue a portion of the estimated dividend at least quarterly.

E01 can accept zero or positive values rounded to the whole number. E01 can be blank, if you have nothing to report. If a dollar value greater than zero has been entered into E05, then a value greater than zero should appear in E01.

E02 Term deposits - Number

Includes all non-registered deposits which pay a fixed interest rate for a fixed period of time, for example, term deposits, certificates of deposit, or index linked term deposits.

E02 can accept zero or positive values rounded to the whole number. E02 can be blank, if you have nothing to report. If a dollar value greater than zero has been entered into E06, then a positive value should appear in E02.

E03 Registered plans - Number

Includes registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), registered disability savings plans (RDSPs), registered education savings plans (RESPs) and tax-free savings accounts (TFSA). Also includes index linked term deposits

used for RRSP or RRIF purposes.

E03 can accept zero or positive values rounded to the whole number. E03 can be blank, if you have nothing to report. If a dollar value greater than zero has been entered into E07, then a positive value should appear in E03.

E04 Other deposits - Number

The number of all other deposits, including foreign currency accounts.

E04 can accept zero or positive values rounded to the whole number. E04 can be blank, if you have nothing to report. If a dollar value greater than zero has been entered into E08, then a positive value should appear in E04.

E05 Demand and dividend-bearing deposits - Amount

Dollar value of demand and dividend-bearing deposits. Demand deposits have no fixed term, and are payable to the depositor upon demand (although they may be subject to a short notice period). Demand deposits can include chequing accounts, daily interest accounts, savings accounts, and current accounts.

Dividend-bearing deposits (also known as share deposits) may not attract regular interest payments, as the credit union may decide instead to pay a dividend at year-end, based on available profits and regulatory compliance requirements. If an annual dividend payment is made, insured institutions are encouraged to accrue a portion of the estimated dividend at least quarterly.

E05 can accept zero or positive values rounded to the nearest Canadian dollar. E05 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E01 and/or C13, then a dollar value greater than zero should be entered into E05.

E06 Term deposits - Amount

Dollar value of all term deposits. Includes all non-registered deposits which pay a fixed interest rate for a fixed period of time, for example, term deposits, certificates of deposit, or index linked term deposits.

E06 can accept zero or positive values rounded to the nearest Canadian dollar. E06 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E02 and/or C14, then a dollar value greater than zero should be entered into E06.

E07 Registered plans - Amount

Dollar value of all registered plans. Includes registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), registered disability savings plans (RDSPs), registered education savings plans (RESPs) and tax-free savings accounts (TFSA). Also includes index linked term deposits used for RRSP or RRIF purposes.

E07 can accept zero or positive values rounded to the nearest Canadian dollar. E07 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E03 and/or C15, then a dollar value greater than zero should be entered into E07.

E08 Other deposits - Amount

Dollar value of all other deposits, including foreign currency accounts, which should be expressed in Canadian equivalents.

E08 can accept zero or positive values rounded to the nearest Canadian dollar. E08 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E04 and/or C16, then a dollar value must be entered into E08.

E09 Total deposits

The sum of fields E05, E06, E07, and E08. This value must equal the total of fields D01, D03, D04, and D05.

E09 must equal the total of fields D01, D03, D04, and D05.

E10 Total Canadian dollar value of foreign currency deposits

Use the wholesale selling rate obtained from your league, banker or broker for each currency as at the end of the reporting period to calculate the Canadian dollar value.

E10 can accept zero or positive values rounded to the nearest Canadian dollar. E10 can be blank, if you have nothing to report.

Account Balances

D01 Deposit balances up to \$100,000

The total value of consolidated member deposits up to and including \$100,000.

The purpose of this section is to determine deposit concentration risk (e.g. if John has 2 chequing accounts and 1 term deposit with a balance of \$10,000 each, \$30K would be added to field D01. This would represent "one" account for the purposes of field D06). If you are unable to consolidate this information per member, please report it on an

individual account/deposit basis.

D01 can accept zero or positive values rounded to the nearest Canadian dollar. D01 can be blank, if you have nothing to report. If you have entered an amount greater than zero in field D06, then an amount greater than zero is required in field D01.

D06 Deposit balances up to \$100,000 - Number of Members

The number of accounts with balances up to and including \$100,000.

D06 can accept zero or positive values rounded to the whole number. D06 can be blank, if you have nothing to report. If you have entered an amount greater than zero in D01, then an amount greater than zero is required in field D06. The average balance of accounts in this category (field D01 divided by field D06) should be \$100,000 or less. If the average exceeds \$100,000, please verify the values for fields D01 and D06 and proceed if correct.

D03 Deposit balances \$100,001 to \$250,000

The total value of consolidated member deposits between \$100,001 and \$250,000. The purpose of this section is to determine deposit concentration risk. (e.g. if John has 2 chequing accounts and 1 term deposit with a balance of \$50,000 each, \$150K would be added to field D03. This would represent "one" account for the purposes of field D08. If you are unable to consolidate this information per member, please report it on an individual account/deposit basis.

D03 can accept zero or positive values rounded to the nearest Canadian dollar. D03 can be blank, if you have nothing to report. If you have entered an amount greater than zero in field D08, then an amount greater than \$100,000 is required in field D03.

D08 Deposit balances \$100,001 to \$250,000 - Number of Members

The number of accounts with balances exceeding \$100,000 up to \$250,000.

D08 can accept zero or positive values rounded to the whole number. It must be positive if D03 (deposit balances \$100,001 to \$250,000) > 0. Then the ratio D03:D08 must be greater than \$100,000 and less than \$250,000. D08 can be blank, if you have nothing to report. If you have entered an amount greater than zero in field D03, then an amount greater than zero is required in field D08. The average balance of accounts in this category (field D03 divided by field D08) should be greater than \$100,000 and less or equal to \$250,000. If the average is

less than \$100,000 or greater than \$250,000, please verify the values for fields D03 and D08 and proceed if correct.

D04 Deposit balances \$250,001 to \$1,000,000

The total value of consolidated member deposits between \$250,001 and \$1,000,000. The purpose of this section is to determine deposit concentration risk. (e.g. if John has 2 chequing accounts and 1 term deposit with a balance of \$100,000 each, \$300K would be added to field D04. This would represent "one" account for the purposes of field D09. If you are unable to consolidate this information per member, please report it on an individual account/deposit basis.

D04 can accept zero or positive values rounded to the nearest Canadian dollar. D04 can be blank, if you have nothing to report. If you have entered an amount greater than zero in field D09, an amount greater than \$250,000 is required in field D04.

D09 Deposit balances \$250,001 to \$1,000,000 - Number of Members

The number of accounts with balances exceeding \$250,000 up to \$1,000,000.

D09 can accept zero or positive values rounded to the whole number. It must be positive if D04 (deposit balances \$250,001 to \$1,000,000) > 0. Then the ratio D04:D09 must be greater than \$250,000 and less than \$1,000,000. D09 can be blank, if you have nothing to report. If you have entered a positive dollar value in D04, a value that is greater than zero must be entered into D09. The average balance of accounts in this category (field D04 divided by field D09) should be greater than \$250,000 and less than or equal to \$1,000,000. If the average is less than \$250,000 or greater than \$1 million, please verify the values for fields D04 and D09 and proceed if correct.

D05 Deposit balances Over \$1,000,000

The total value of consolidated member deposits over \$1,000,000. The purpose of this section is to determine deposit concentration risk. (e.g. if John has 2 chequing accounts and 1 term deposit with a balance of \$500,000 each, \$1.5 M would be added to field D05. This would represent "one" account for the purposes of field D10. If you are unable to consolidate this information per member, please report it on an individual account/deposit basis.

D05 can accept zero or positive values rounded to the nearest Canadian dollar. D05 can be blank, if you have nothing to report. If you have entered an amount greater than zero in field D10, then an amount

greater than \$1,000,000 is required in field D05.

D10 Deposit balances Over \$1,000,000 - Number of Members

The number of accounts with balances exceeding \$1,000,000.

D10 can accept zero or positive values rounded to the whole number. D10 can be blank, if you have nothing to report. If you have entered an amount greater than zero in field D05, then an amount greater than zero is required in field D10. The average balance of accounts in this category (field D05 divided by field D10) should be greater than \$1,000,000. If the average is less than \$1,000,000, please verify the values for fields D05 and D10 and proceed if correct.

Broker Deposits

D11 Does the credit union's policy permit the use of brokered deposits?

A brokered deposit is one that is sold by the credit union to a deposit broker who has purchased the deposit on behalf of one or several of their customers.

Yes or No must be checked in D11. If a positive amount is reported in D12, and you have selected "No" in D11, please verify that this is correct and proceed.

D12 If yes, what is the policy limit expressed as percentage of deposits?

This is the limit that the credit union's Board of Directors has set in their Liquidity policy.

D12 can accept zero or positive values rounded to 2 decimal places. D12 can be blank, if you have nothing to report. If you have reported "Yes" in field D11, but have not reported any value in field D12, please verify that this is correct and proceed.

D13 Please enter the dollar amount of brokered deposits at the end of the reporting period

This is the dollar value of the amount of brokered deposits held by the credit union.

D13 can accept zero or positive values rounded to the nearest Canadian dollar. D13 can be blank, if you have nothing to report.

D14 Brokered deposits % of total deposits

This field is automatically filled and represents the value of brokered deposits D13 expressed as a percentage of total deposits E09. If no value is reported in D13, then this field may be zero or blank.

This value is greater than 40%. Please verify if this is correct for D14 and proceed.

D15 Broker 1

Name of largest deposit broker.

D15 a text field and can be blank. D15 cannot be blank, if a value greater than zero is reported in field D13. Please verify that this is correct and proceed.

D16 Broker 1 deposits

Amount of deposits held by the credit union for the broker identified in D15.

D16 can accept zero or positive values rounded to the nearest Canadian dollar. D16 can be blank, if you have nothing to report. D16 cannot be zero or blank, if an amount greater than zero is reported in field D13. Please verify that this is correct and proceed.

D17 Broker 2

Name of second largest deposit broker.

D17 is a text field and can be blank. D17 cannot be blank, if a value greater than zero is reported in field D18, or if D16 divided by D13 < 100%. Please verify that this is correct and proceed.

D18 Broker 2 deposits

Amount of deposits held by the credit union for the broker identified in D17.

D18 can accept zero or positive values rounded to the nearest Canadian dollar. D18 can be blank, if you have nothing to report. D18 may not be zero or blank, if a value is reported in D17, or if D16 divided by D13 is less than 100%. Please verify that this is correct and proceed.

D19 Broker 3

Name of third largest deposit broker.

D19 is a text field and can be blank. D19 cannot be blank, if a value

greater than zero is reported in field D20, or if (D16+D18) divided by D13 < 100%. Please verify that this is correct and proceed.

D20 Broker 3 deposits

Amount of deposits held by the credit union for the broker identified in D19.

D20 can accept zero or positive values rounded to the nearest Canadian dollar. D20 can be blank, if you have nothing to report. D20 must have a positive value if a value is reported in field D19, or if (D16 + D18) divided by D13 < 100%. Please verify that this is correct and proceed.

Certificate of Insured Deposits (AIR Only)

G01 Total deposits reported in field E09

Enter the total deposits as reported in field E09 as at the end of the fiscal year.

G02 Foreign currency deposits (Canadian equivalent)

Report the Canadian dollar value of all foreign currency deposits. These deposits are not insured. Only Canadian currency deposits are insured.

G02 can accept zero or positive values rounded to the nearest Canadian dollar. G02 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G03, then an amount greater than zero is required in field G02.

G03 Foreign currency deposits - Number of accounts

Report the total number of foreign currency deposits.

G03 can accept zero or positive values rounded to the whole number. G03 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G02, then an amount greater than zero is required in field G03.

G04 Uninsured trust account deposits

Each trust account is insured separately from any deposits individually owned by the trustee or the beneficiary. In addition, each trust account is insured separately from any deposit the trustee makes when acting in another trust capacity and from any other trust deposits in which the beneficiary of the first account also has a beneficial interest. Each trust account of a different trustee/beneficiary combination is insured to \$100,000. A trust account is only insured separately provided that the

interest of the beneficiary is disclosed upon the records of the credit union.

G04 can accept zero or positive values rounded to the nearest Canadian dollar. G04 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G05, then an amount greater than zero is required in field G04.

G05 Uninsured trust account deposits - Number of accounts

Report the total number of trust account deposits. Each trust account of a different trustee/beneficiary combination should be counted separately.

G05 can accept zero or positive values rounded to the whole number. G05 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G04, then an amount greater than zero is required in field G05.

G06 Uninsured joint account deposits

Report the total value of uninsured joint deposits. Each joint account is insured separately from any deposits owned by either of the joint depositors. Each joint account owned by a different combination of persons is insured to \$100,000. All joint accounts that are owned by the same combination of persons are added together and the combined total is insured to \$100,000. A joint account is only insured provided that the joint interest is identified in the records of the credit union.

G06 can accept zero or positive values rounded to the nearest Canadian dollar. G06 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G07, then an amount greater than zero is required in field G06.

G07 Uninsured joint account deposits - Number of accounts

Report the total number of joint account deposits. Each joint account owned by a different combination of persons should be counted separately.

G07 can accept zero or positive values rounded to the whole number. G07 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G06, then an amount greater than zero is required in field G07.

G08 Other uninsured account deposits

Report the total amount of all uninsured savings and chequing accounts, term deposits and guaranteed investment certificates. These accounts are insured up to a combined maximum of \$100,000, per member. The excess over \$100,000 of these combined amounts for each member is uninsured.

G08 can accept zero or positive values rounded to the nearest Canadian dollar. G08 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G09, then an amount greater than zero is required in field G08.

G09 Other uninsured account deposits - Number of accounts

Report the total number of combined savings and chequing accounts, term deposits and guaranteed investment certificates, which exceeds \$100,000 per member.

G09 can accept zero or positive values rounded to the whole number. G09 can be blank, if you have nothing to report. If an amount greater than zero has been reported in field G08, then an amount greater than zero is required in field G09.

G10 Total uninsured deposits

The sum of fields G02, G04, G06, and G10.

G11 Total insured deposits

Total deposits less total uninsured deposits (G01 - G10).

Borrowings and Other Liability Schedules

Borrowings

E11 Short-term borrowings from financial institutions

Demand and/or term loans payable to a league, a bank, a trust company, another institution, a stabilization fund or an insurance fund, repayable in less than 100 days.

E11 can accept zero or positive values rounded to the nearest Canadian dollar. E11 can be blank, if you have nothing to report.

E12 Long-term borrowings from financial institutions

Demand and/or term loans payable to a league, a bank, a trust company, another institution, a stabilization fund or an insurance fund,

repayable after 100 days.

E12 can accept zero or positive values rounded to the nearest Canadian dollar. E12 can be blank, if you have nothing to report.

E13 Borrowings from others

Demand and/or term loans payable to other organizations not listed.

E13 can accept zero or positive values rounded to the nearest Canadian dollar. E13 can be blank, if you have nothing to report.

E14 Other debt obligations

Other debt obligations payable that are not demand and/or term loans but still represent an obligation to repay.

E14 can accept zero or positive values rounded to the nearest Canadian dollar. E14 can be blank, if you have nothing to report.

E15 Total borrowings

The sum of fields E11, E12, E13, and E14.

Other Liabilities

E16 Accrued interest on deposits

Total interest expense incurred but not yet paid to the members on demand deposits, term deposits, registered plans, dividend-bearing deposits and other deposits. Includes dividends declared but not paid on dividend-bearing deposits.

E16 can accept zero or positive values rounded to the nearest Canadian dollar. E16 can be blank, if you have nothing to report.

E17 Accrued dividends on shares, interest rebates, patronage returns and capital instruments

Dividends on member shares, preferred shares, other shares and capital instruments which were accrued or declared but not yet paid. Also, includes interest rebates and patronage returns which have been declared, but not yet remitted. This field should not include dividends payable on dividend-bearing deposits as these constitute a deposit and should be classified as interest in field E16.

E17 can accept zero or positive values rounded to the nearest Canadian dollar. E17 can be blank, if you have nothing to report.

E18 Income and capital taxes payable

The total amount of accrued and deferred income, capital taxes, and GST. This includes a) income taxes accrued but not yet paid; and b) the amount of taxes deferred for the purpose of determining accounting income, representing the tax effect of timing differences in recognizing income and expenses for accounting and tax purposes.

E18 can accept zero or positive values rounded to the nearest Canadian dollar. E18 can be blank, if you have nothing to report.

E19 Other liabilities

All other accounts payable or accrued liabilities, including amounts payable to suppliers, business and property taxes

E19 can accept zero or positive values rounded to the nearest Canadian dollar. E19 can be blank, if you have nothing to report.

E20 Total other liabilities

The sum of fields E16, E17, E18, and E19.

Members' Equity

Tier 1 - Core Capital

E22 Number of members

The total number of members belonging to the credit union, regardless of whether or not their membership shares are fully paid-up.

E22 can accept only positive values rounded to the nearest Canadian dollar. E22 is a required field and can not be blank.

E23 Membership shares

The total minimum dollar value of shares required to qualify as a member according to the By-laws of the institution. Any amounts in excess of membership shares required for membership should be reported in field E05, "Dividend-bearing deposits" unless these amounts are risk capital which the institution has issued, in which case it should be reported under the appropriate non-membership share category, fields E24, E26, E30 or E31. This field should equal the value of shares required for membership which have been purchased multiplied by the number of members. Do not include membership shares which are required for membership under an instalment plan but which have not yet been paid for.

E23 can accept only positive values rounded to rounded to the nearest Canadian dollar. E23 is a required field and can not be blank.

E24 Non-redeemable portion of tier 1 investment capital

Share capital other than membership shares, which is held by members. This is investment capital that is not covered by deposit insurance. The amount reported in this field should represent the portion of Tier 1 qualifying shares that is not redeemable within the following 12 month period. As outlined in O. Reg. 237/09, shares reported in this field must meet the following conditions:

1. Any rights or special rights as to the payment of dividends to the holders of the shares are non-cumulative.
2. Any rights or special rights, including the right to redeem the shares or call on the credit union to purchase or otherwise acquire the shares, are restricted so that the credit union is not required to redeem, purchase or otherwise acquire the shares of that class at a rate of more than 10 per cent of the outstanding shares during any one-year period.
3. The shares cannot be redeemed or purchased for cancellation in the first five years after their issue, except upon the death or expulsion from the credit union of the holder.
4. The shares do not give their holders the right to convert the shares into, or exchange the shares for, shares of any class of shares other than a class of shares described in paragraph 1, 2 or 3 that are issued to raise capital.
5. Amounts reported in the field cannot be redeemed during the following 12 month period.

E24 can accept zero or positive values rounded to the nearest Canadian dollar. E24 can be blank, if you have nothing to report.

E25 Retained earnings/(deficit)

The amount of all past and current earnings available for distribution, subject to compliance with regulatory capital rules. This amount also includes any retained earnings that have been designated for specific purposes by the credit union, for example, "undivided surplus", "reserve for financial stability", etc. This value should equal field C58 on the Continuity schedule for retained earnings at the bottom of page 2 of the Income Statement.

E26 Non-redeemable portion of patronage shares and other capital

Patronage shares are shares paid to members for doing business with the credit union. Generally, the amount of patronage shares paid is in direct proportion to the amount of business conducted by the member.

The amount reported in this field represents the portion of patronage shares that are not redeemable within the following 12 month period.

E26 can accept zero or positive values rounded to the nearest Canadian dollar. E26 can be blank, if you have nothing to report.

E27 Investments by DICO (tier 1)

The amount of qualifying investment shares purchased by DICO.

E27 can accept zero or positive values rounded to the nearest Canadian dollar. E27 can be blank, if you have nothing to report.

E28 Total tier 1 - core capital

The sum of fields E23, E24, E25, E26 and E27.

Tier 2 - Supplementary Capital

E29 Subordinated debt

The amount of subordinated debt outstanding at the end of the reporting period. To qualify as Tier 2 capital, subordinated debt cannot be redeemed or purchased for cancellation in the first five years after it is issued, and, may not be converted or exchanged for a security other than a qualifying share. "Subordinated indebtedness" means an instrument evidencing an indebtedness of a credit union that, by its terms, provides that the indebtedness will, in the event of the insolvency or winding up of the credit union, be subordinate in right of payment to all deposit liabilities of the credit union and all other liabilities of the credit union except those that, by their terms, rank equally with or are subordinate to the indebtedness.

E29 can accept zero or positive values rounded to the nearest Canadian dollar. E29 can be blank, if you have nothing to report.

E30 Redeemable portion of tier 1 capital

The amount reported in this field should represent the portion of Tier 1 (fields E24, E26, and E27) that may be redeemed within the following 12 month period.

E30 can accept zero or positive values rounded to the nearest Canadian dollar. E30 can be blank, if you have nothing to report.

E31 Other capital

Fully paid shares or other capital that does not qualify for Tier 1 capital.

This includes fully paid shares that do not fall within the definition of qualifying shares described in O. Reg. 237/09 S. 17(4) [e.g. fully paid shares with "cumulative" dividends]. Do not report subordinated indebtedness or the redeemable portion of Tier 1 capital in this field.

E31 can accept zero or positive values rounded to the nearest Canadian dollar. E31 can be blank, if you have nothing to report.

E32 Total tier 2 - supplementary capital

The sum of fields E29, E30, and E31.

Accumulated Other Comprehensive Income

E33 Equity investments - AOCI

The accumulated net unrealized gains (losses) on available-for-sale equity instruments.

E33 can accept zero, negative or positive values rounded to the nearest Canadian dollar. E33 can be blank, if you have nothing to report.

E34 Other investments - AOCI

The accumulated net unrealized gains (losses) on other investments available-for-sale.

E34 can accept zero, negative or positive values rounded to the nearest Canadian dollar. E34 can be blank, if you have nothing to report.

E35 Other - AOCI

The accumulated net unrealized gains (losses) on available-for-sale instruments other than equities. Accumulated other comprehensive income relating to derivatives and any other instruments should also be reported in field E37.2.

E35 can accept zero, negative or positive values rounded to the nearest Canadian dollar. E35 can be blank, if you have nothing to report.

E36 Total accumulated other comprehensive income

The sum of fields E33, E34, and E35.

Balance Sheet

A09 Total Cash and Deposits

The sum of all Cash and Deposits A01, A03, A05, and A07.

A30 Total investments

The sum of fields A10 to A28.

A31 Total cash & investments

The sum of fields A09 and A30.

L07 Personal Loans - Total loans

The sum of fields L01, L02, L03, L04, L05, and L06. The total outstanding principal amount of personal loans before allowances.

If a value greater than zero is reported for personal loan interest income in field C01, or for Personal Loans - Total number of loan accounts in field L14, and a value of zero or blank is reported in L07, please verify that this is correct and proceed.

L21 Residential Mortgage Loans - Total loans

The total outstanding principal amount of residential mortgage loans before allowances. This field is calculated as the sum of fields L15, L16, L17, L18, L19, and L20.

If a value greater than zero is reported for residential mortgage loan interest income in field C02, or for residential mortgage Loans - total number of loan accounts in field L28, and a value of zero or blank is reported in L21, please verify that this is correct and proceed.

L35 Commercial Loans - Total loans

The total outstanding principal amount of commercial loans before allowances. The sum of fields L29, L30, L31, L32, L33, and L34.

If a value greater than zero is reported for commercial loan interest income in field C03, or for commercial loans - total number of loan accounts in field L42, and a value of zero or blank is reported in L35, please verify that this is correct and proceed.

L49 Institutional Loans - Total loans

The sum of fields L43, L44, L45, L46, L47 and L48. The total outstanding principal amount of institutional loans before allowances.

If a value greater than zero is reported for institutional loan interest income in field C04, or for institutional loans - total number of loan

accounts in field L56, and a value of zero or blank is reported in L49, please verify that this is correct and proceed.

L63 Unincorporated Association Loans - Total loans

The sum of fields L57, L58, L59, L60, L61, and L62. The total outstanding principal amount of unincorporated association loans before allowances.

If a value greater than zero is reported for unincorporated association loan interest income in field C05, or for unincorporated association loans - total number of loan accounts in field L70, and a value of zero or blank is reported in L63, please verify that this is correct and proceed.

L77 Agricultural Loans - Total loans

The sum of fields L71, L72, L73, L74, L75, and L76. The total outstanding principal amount of agricultural loans before allowances.

If a value greater than zero is reported for agricultural loan interest income in field C06, or for agricultural loans - total number of loan accounts in field L84, and a value of zero or blank is reported in L77, please verify that this is correct and proceed.

L91 Total loans

The total outstanding principal amount of the entire loan portfolio before any allowances are applied. The sum of fields L07, L21, L35, L49, L63, and L77.

L94 Total Allowance for impaired loans

The total amount of the allowance for impaired loans within the entire loan portfolio. The sum of fields L10, L24, L38, L52, L66, and L80. The value in this field must equal the value in field T01.

A82 Total net loans (complete loans schedule)

Field A82 must equal field L95.

A87 Total capital (fixed) assets

The sum of fields A83, A84, A85, and A86.

A92 Total goodwill and intangible assets

The sum of fields A88, A89, A90, and A91.

A95 Total other assets

The sum of fields A93 and A94.

A96 Total fixed, goodwill, intangible and other assets

The sum of fields A87, A92, and A95.

A97 Total assets

The sum of fields A31, A82 and A96.

A97 must equal field E38, "Total liabilities, members' equity and capital".

E05 Demand and dividend-bearing deposits - Amount

Dollar value of demand and dividend-bearing deposits. Demand deposits have no fixed term, and are payable to the depositor upon demand (although they may be subject to a short notice period). Demand deposits can include chequing accounts, daily interest accounts, savings accounts, and current accounts.

Dividend-bearing deposits (also known as share deposits) may not attract regular interest payments, as the credit union may decide instead to pay a dividend at year-end, based on available profits and regulatory compliance requirements. If an annual dividend payment is made, insured institutions are encouraged to accrue a portion of the estimated dividend at least quarterly.

E05 can accept zero or positive values rounded to the nearest Canadian dollar. E05 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E01 and/or C13, then a dollar value greater than zero should be entered into E05.

E06 Term deposits - Amount

Dollar value of all term deposits. Includes all non-registered deposits which pay a fixed interest rate for a fixed period of time, for example, term deposits, certificates of deposit, or index linked term deposits.

E06 can accept zero or positive values rounded to the nearest Canadian dollar. E06 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E02 and/or C14, then a dollar value greater than zero should be entered into E06.

E07 Registered plans - Amount

Dollar value of all registered plans. Includes registered retirement savings plans (RRSPs), registered retirement income funds (RRIFs), registered disability savings plans (RDSPs), registered education

savings plans (RESPs) and tax-free savings accounts (TFSA). Also includes index linked term deposits used for RRSP or RRIF purposes.

E07 can accept zero or positive values rounded to the nearest Canadian dollar. E07 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E03 and/or C15, then a dollar value greater than zero should be entered into E07.

E08 Other deposits - Amount

Dollar value of all other deposits, including foreign currency accounts, which should be expressed in Canadian equivalents.

E08 can accept zero or positive values rounded to the nearest Canadian dollar. E08 can be blank, if you have nothing to report. If a value greater than zero has been entered into fields E04 and/or C16, then a dollar value must be entered into E08.

E09 Total deposits

The sum of fields E05, E06, E07, and E08. This value must equal the total of fields D01, D03, D04, and D05.

E09 must equal the total of fields D01, D03, D04, and D05.

E15 Total borrowings

The sum of fields E11, E12, E13, and E14.

E20 Total other liabilities

The sum of fields E16, E17, E18, and E19.

E21 Total liabilities

The sum of fields E09, E15 and E20.

E23 Membership shares

The total minimum dollar value of shares required to qualify as a member according to the By-laws of the institution. Any amounts in excess of membership shares required for membership should be reported in field E05, "Dividend-bearing deposits" unless these amounts are risk capital which the institution has issued, in which case it should be reported under the appropriate non-membership share category, fields E24, E26, E30 or E31. This field should equal the value of shares required for membership which have been purchased multiplied by the number of members. Do not include membership shares which are

required for membership under an instalment plan but which have not yet been paid for.

E23 can accept only positive values rounded to rounded to the nearest Canadian dollar. E23 is a required field and can not be blank.

E24 Non-redeemable portion of tier 1 investment capital

Share capital other than membership shares, which is held by members. This is investment capital that is not covered by deposit insurance. The amount reported in this field should represent the portion of Tier 1 qualifying shares that is not redeemable within the following 12 month period. As outlined in O. Reg. 237/09, shares reported in this field must meet the following conditions:

1. Any rights or special rights as to the payment of dividends to the holders of the shares are non-cumulative.
2. Any rights or special rights, including the right to redeem the shares or call on the credit union to purchase or otherwise acquire the shares, are restricted so that the credit union is not required to redeem, purchase or otherwise acquire the shares of that class at a rate of more than 10 per cent of the outstanding shares during any one-year period.
3. The shares cannot be redeemed or purchased for cancellation in the first five years after their issue, except upon the death or expulsion from the credit union of the holder.
4. The shares do not give their holders the right to convert the shares into, or exchange the shares for, shares of any class of shares other than a class of shares described in paragraph 1, 2 or 3 that are issued to raise capital.
5. Amounts reported in the field cannot be redeemed during the following 12 month period.

E24 can accept zero or positive values rounded to the nearest Canadian dollar. E24 can be blank, if you have nothing to report.

E25 Retained earnings/(deficit)

The amount of all past and current earnings available for distribution, subject to compliance with regulatory capital rules. This amount also includes any retained earnings that have been designated for specific purposes by the credit union, for example, "undivided surplus", "reserve for financial stability", etc. This value should equal field C58 on the Continuity schedule for retained earnings at the bottom of page 2 of the Income Statement.

E26 Non-redeemable portion of patronage shares and other capital

Patronage shares are shares paid to members for doing business with the credit union. Generally, the amount of patronage shares paid is in direct proportion to the amount of business conducted by the member. The amount reported in this field represents the portion of patronage shares that are not redeemable within the following 12 month period.

E26 can accept zero or positive values rounded to the nearest Canadian dollar. E26 can be blank, if you have nothing to report.

E27 Investments by DICO (tier 1)

The amount of qualifying investment shares purchased by DICO.

E27 can accept zero or positive values rounded to the nearest Canadian dollar. E27 can be blank, if you have nothing to report.

E28 Total tier 1 - core capital

The sum of fields E23, E24, E25, E26 and E27.

E32 Total tier 2 - supplementary capital

The sum of fields E29, E30, and E31.

E36 Total accumulated other comprehensive income

The sum of fields E33, E34, and E35.

E37 Total members equity and capital

The sum of fields E28, E32, and E36.

E38 Total liabilities, members equity & capital

The sum of fields E21 and E37. This field must equal field A97.

Income Statement Schedules

Income

Loan Interest Income

C01 Personal loans

The amount of interest earned from personal loans stated on line L07 of the Loans Schedule.

C01 can accept zero or positive values rounded to the nearest Canadian dollar. C01 can be blank, if you have nothing to report. If a value has been entered for personal loans in field L07 then a value should be

entered in field C01.

C02 Residential mortgage loans

The amount of interest earned from residential mortgage loans stated on line L21 of the Loans Schedule.

C02 can accept zero or positive values rounded to the nearest Canadian dollar. C02 can be blank, if you have nothing to report. If a value has been entered in field L21 then a value should be entered in field C02.

C03 Commercial loans

The amount of interest earned from commercial loans stated on line L35 of the Loans Schedule.

C03 can accept zero or positive values rounded to the nearest Canadian dollar. C03 can be blank, if you have nothing to report. If a value has been entered in field L35 then a value should be entered in field C03.

C04 Institutional loans

The amount of interest earned from institutional loans stated on line L49 of the Loans Schedule.

C04 can accept zero or positive values rounded to the nearest Canadian dollar. C04 can be blank, if you have nothing to report. If a value has been entered in field L49 then a value should be entered in field C04.

C05 Unincorporated association loans

The amount of interest earned from unincorporated associate loans stated on line L63 of the Loans Schedule.

C05 can accept zero or positive values rounded to the nearest Canadian dollar. C05 can be blank, if you have nothing to report. If a value has been entered in field L63 then a value should be entered in field C05.

C06 Agricultural loans

The amount of interest earned from agricultural loans stated on line L77 of the Loans Schedule.

C06 can accept zero or positive values rounded to the nearest Canadian dollar. C06 can be blank, if you have nothing to report. If a value has been entered in field L77 then a value should be entered in field C06.

C07 Total loan interest income

The sum of fields C01, C02, C03, C04, C05 and C06.

Investment Income

C08 Interest and dividend income

Amount of interest and dividends earned from Cash and investments listed on line A26.

C08 can accept zero or positive values rounded to the nearest Canadian dollar. C08 can be blank, if you have nothing to report.

C09 Gains/(losses) from investments other than derivatives

The amount of gains or losses incurred from investments other than derivatives during this reporting period.

C09 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C09 can be blank, if you have nothing to report.

C10 Gains/(losses) from derivatives

The gains and losses realized from derivative related activities. Includes hedging and trading activities. Note that trading in derivatives may only be used for hedging purposes as part of asset/liability management. Refer to the O. Reg 237/09 s. 60(7) for Class 1 institutions and O. Reg 237/09 s. 61(2) for Class 2 institutions. Also, DICO's Guidance Note on Investments provides further guidance. All gains, losses and associated costs related to such activities must be disclosed.

C10 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C10 can be blank, if you have nothing to report.

C11 Total investment income

The sum of fields C08, C09, and C10.

Expenses

Interest Expense on Deposits

C13 Demand and dividend-bearing deposits interest expense

The amount of interest paid or accrued for deposits listed on line E06. Includes interest paid or accrued on dividend-bearing deposits.

C13 can accept zero or positive values rounded to the nearest Canadian dollar. C13 can be blank, if you have nothing to report. If a value has been entered in field E05 then a value should be entered in field C13.

C14 Term deposits interest expense

The amount of interest paid or accrued for deposits listed on line E07.

C14 can accept zero or positive values rounded to the nearest Canadian dollar. C14 can be blank, if you have nothing to report. If a value has been entered in field E06 then a value should be entered in field C14.

C15 Registered plan deposits interest expense

The amount of interest paid or accrued for deposits listed on line E08.

C15 can accept zero or positive values rounded to the nearest Canadian dollar. C15 can be blank, if you have nothing to report. If a value has been entered in field E07 then a value should be entered in field C15.

C16 Other deposits interest expense

The amount of interest paid or accrued for deposits listed on line E10.

C16 can accept zero or positive values rounded to the nearest Canadian dollar. C16 can be blank, if you have nothing to report. If a value has been entered in field E08 then a value should be entered in field C16.

C17 Total interest expense on deposits

The sum of fields C13, C14, C15 and C16.

Other Interest and Dividend Expenses

C18 Interest expense on borrowings

Interest paid to leagues and other financial institutions on loans granted to the institution.

C18 can accept zero or positive values rounded to the nearest Canadian dollar. C18 can be blank, if you have nothing to report. If a value has been entered in field E15 then a value greater than zero should be entered in field C18.

C19 Interest rebates

Interest rebates accrued or paid on loans issued to members.

C19 can accept zero or positive values rounded to the nearest Canadian dollar. C19 can be blank, if you have nothing to report.

C21 Patronage returns

This is the total dollar amount the credit union has allocated to the members, as a patronage return, all or a part of the surplus arising from the operations of the cooperative in a financial year in proportion to the business done by the members with or through the cooperative in that financial year as defined in the Canada Cooperatives Act.

C21 can accept zero or positive values rounded to the nearest Canadian dollar. C21 can be blank, if you have nothing to report.

C20 Dividends on minimum share capital required for membership

The total dollar amount of dividends paid on the minimum share capital share capital required for membership.

C20 can accept zero or positive values rounded to the nearest Canadian dollar. C20 can be blank, if you have nothing to report.

C22 Dividends on investment capital and other capital instruments

Dividends or interest paid or accrued for investment capital, subordinated debt, patronage shares, and other capital stated in field E26, E28, E32, E33, E34, E36 or E40. These dividends do not include those paid on dividend-bearing deposits (which should be reported in field C13).

C22 can accept zero or positive values rounded to the nearest Canadian dollar. C22 can be blank, if you have nothing to report.

C23 Total other interest expense and dividends

The sum of fields C18, C19, C20, C21 and C22.

Loan Costs

C26 Net provision/(recovery) for impaired loans

The amount deducted from earnings in the current period and credited to "allowance for impaired loans" as a provision for losses. This amount should equal field T05 on the Continuity Schedule - Provisions/(recovery) for Impaired Loans - year-to-date, located on page 1 of the Loans schedule.

C27 Collection charges

Charges incurred to collect on loans in arrears, such as collection agency fees.

C27 can accept zero or positive values rounded to the nearest Canadian

dollar. C27 can be blank, if you have nothing to report.

C28 Total loan costs

The sum of fields C26 and C27.

Other Non-Interest Income

C30.1 Non-interest income - service charges

Income received from service charges charged for banking services rendered by the credit union to the members.

C30.1 can accept zero or positive values rounded to the nearest Canadian dollar. C30.1 can be blank, if you have nothing to report.

C30.2 Non-interest income - insurance commissions

Commission Income earned from the sale of insurance products related to banking operations by the credit union to the members.

C30.2 can accept zero or positive values rounded to the nearest Canadian dollar. C30.2 can be blank, if you have nothing to report.

C30.3 Non-interest income - loan and commitment fees

Income earned from fees paid by members for loans and other commitments.

C30.3 can accept zero or positive values rounded to the nearest Canadian dollar. C30.3 can be blank, if you have nothing to report.

C30.4 Non-interest income - mutual fund revenue

Income received by the credit union from the sale of mutual funds.

C30.4 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C30.4 is a required field and can not be blank.

C30.5 Non-interest income - securitization income

Income received by the credit union from the sale of securitized assets.

C30.5 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C30.5 is a required field and can not be blank.

C30.6 Non-interest income - credit card revenues

Income received by the credit union from fees charges to members who

hold a credit card of the credit union.

C30.6 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C30.6 is a required field and can not be blank.

C30.7 Non-interest income - rental income

Income received by the credit union from renting out owned premises.

C30.7 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C30.7 is a required field and can not be blank.

C30.8 Non-interest income - other

Income received from other sources not categorized above.

C30.8 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C30.8 is a required field and can not be blank.

C30 Other (non-interest) income

Fee income related to banking activities other than lending, such as service charges on chequing and deposit accounts, NSF cheques, cheque certification, loan administration fees, fee income generated by the credit union through various agency relationships such as Canada Post, Ontario Lottery Corporation, CUIS, CUMIS, MasterCard; gains and losses on foreign exchange. This also includes income earned on off-balance sheet items, such as securitized loans or mutual fund sales. Note: Income earned on off-balance sheet items should also be reported in field N08. Recoveries of loans previously written-off (either in the current year or previous years) should be reported in field T04, "Loan Recoveries - year-to-date". The sum of C30.1 to C30.8

C30 can accept zero or positive values rounded to the nearest Canadian dollar. C30 can be blank, if you have nothing to report.

Non-Interest Expenses

C36 Salaries and benefits

Salaries, bonuses, consulting fees, honoraria, and other forms of remuneration incurred to acquire the services of full-time, part-time, and temporary staff, consultants, board members and committees. Also includes benefits paid on behalf of employees including Canada Pension Plan (C.P.P.), Employment Insurance, private pension plans, health and life insurance.

C36 can accept zero or positive values rounded to the nearest Canadian

dollar. C36 can be blank, if you have nothing to report.

C37 Occupancy

Includes rent and associated costs such as common area expenses, repairs and maintenance, amortization of real estate owned by the credit union and leasehold improvements, property taxes, and utilities' costs.

C37 can accept zero or positive values rounded to the nearest Canadian dollar. C37 can be blank, if you have nothing to report.

C38 Computer, office, and other equipment

Includes the expense of renting and maintaining computer equipment, automatic teller machines (ATM's), photocopiers, typewriters, and other computerized equipment; also includes the amortization of office and computer equipment owned by the institution.

C38 can accept zero or positive values rounded to the nearest Canadian dollar. C38 can be blank, if you have nothing to report.

C39 Advertising and communications

Includes telephone, fax, e-mail, Internet and other forms of telecommunication, postage and courier, stationery and printing, marketing, including radio and television advertising, bulk mailings.

C39 can accept zero or positive values rounded to the nearest Canadian dollar. C39 can be blank, if you have nothing to report.

C40 Member security

Includes DICO premiums. This also includes bonding and insurance, life savings insurance and loan insurance.

C40 can accept zero or positive values rounded to the nearest Canadian dollar. C40 can be blank, if you have nothing to report.

C41 Administration

Includes accounting and legal fees, amortization of goodwill, league dues, clearing charges, RRSP, RRIF and OHOSP fees and other fees charged by the institution's league, training expenses including workshops, seminars, university and professional courses.

C41 can accept zero or positive values rounded to the nearest Canadian dollar. C41 can be blank, if you have nothing to report.

C42 Other

All other administration expenses not covered in C36 to C41.

C42 can accept zero or positive values rounded to the nearest Canadian dollar. C42 can be blank, if you have nothing to report.

C43 Total non-interest expenses

The sum of fields C36, C37, C38, C39, C40, C41, and C42.

If you have reported zero or nothing in C43, please verify that this is correct and proceed.

Net Income

Current Net Income Calculation

C44 Current net income/(loss) before income taxes, non-recurring items and extraordinary items

Field C31 less field C43.

C45 Non-recurring gains/(losses)

This field includes gains and losses of an unusual nature which are material. These amounts are often disclosed separately by the reporting entity even if they are realized in the normal course of business and do not qualify as extraordinary items. Losses may include restructuring costs and costs of disposing of a business segment.

C45 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C45 can be blank, if you have nothing to report. If a value is reported in C46, then a value other than zero should be reported in C45.

C46 Explain:

A brief explanation of the circumstances giving rise to the amount listed in field C45.

C46 is a text field and can be blank. C46 should be completed if a value other than zero is reported in field C45.

C47 Extraordinary gains/(losses)

Extraordinary income received or loss incurred which ordinarily will not be earned or incurred in the normal course of operations. Such events (a) are not expected to recur over several years, (b) are not typical of the normal business activities of the credit union and (c) do not depend

primarily on decisions and determinations made by management or the members. An example would be windfall profits from the expropriation of the institution's land for construction of a highway.

C47 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C47 can be blank, if you have nothing to report. If a value is reported in C48, then a value other than zero should be reported in C47.

C48 Explain:

A brief explanation of the circumstances giving rise to the amount listed in field C47.

C48 is a text field and can be blank. C48 should be completed if a value other than zero is reported in field C47.

C51 Total taxes/(tax recoveries)

The net amount of current and deferred provincial and federal income taxes and any recoveries resulting from loss carry forwards. Also includes the net amount of current and deferred provincial and federal capital taxes and any recoveries.

C51 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C51 can be blank, if you have nothing to report.

C52 Current net income/(loss) for the period

The sum of fields C44, C45 and C47 minus C51. The value that appears in this field will be automatically recorded in field C57.

Comprehensive Income

C52.1 Unrealized gains (losses) - equity investments (net of tax)

The year to date net unrealized gains (losses) on available-for-sale equity investments, net of taxes.

C52.1 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C52.1 can be blank, if you have nothing to report.

C52.2 Unrealized gains (losses) - other investments (net of tax)

The year to date net unrealized gains (losses) on available-for-sale instruments other than equities. This does not include derivatives.

C52.2 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C52.2 can be blank, if you have nothing to report.

C52.3 Unrealized gains (losses) - other (net of tax)

The year to date net unrealized gains (losses) on other assets available-for-sale instruments other than equity and other investments. Year to date comprehensive income relating to derivatives and any other instruments should be reported.

C52.3 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C52.3 can be blank, if you have nothing to report.

C52.4 Total Other Comprehensive Income/(Loss) - Net of Tax

The sum of fields C52.1, C52.2, and C52.3.

C52.5 Total Comprehensive Income

The sum of "Net Income" and "Other Comprehensive Income", fields C52 and C52.4 respectively.

Income Statement

C07 Total loan interest income

The sum of fields C01, C02, C03, C04, C05 and C06.

C11 Total investment income

The sum of fields C08, C09, and C10.

C12 Total interest and investment income

The sum of fields C07 and C11.

C17 Total interest expense on deposits

The sum of fields C13, C14, C15 and C16.

C23 Total other interest expense and dividends

The sum of fields C18, C19, C20, C21 and C22.

C24 Total interest expense

The sum of fields C17 and C23.

C25 Net interest & investment income

Field C12 less field C24.

C28 Total loan costs

The sum of fields C26 and C27.

C29 Net interest & investment income after loan costs

Field C25 less field C28.

C30 Other (non-interest) income

Fee income related to banking activities other than lending, such as service charges on chequing and deposit accounts, NSF cheques, cheque certification, loan administration fees, fee income generated by the credit union through various agency relationships such as Canada Post, Ontario Lottery Corporation, CUIS, CUMIS, MasterCard; gains and losses on foreign exchange. This also includes income earned on off-balance sheet items, such as securitized loans or mutual fund sales. Note: Income earned on off-balance sheet items should also be reported in field N08. Recoveries of loans previously written-off (either in the current year or previous years) should be reported in field T04, "Loan Recoveries - year-to-date". The sum of C30.1 to C30.8

C30 can accept zero or positive values rounded to the nearest Canadian dollar. C30 can be blank, if you have nothing to report.

C31 Total net interest, investment and other income

The sum of fields C29 and C30.

C43 Total non-interest expenses

The sum of fields C36, C37, C38, C39, C40, C41, and C42.

If you have reported zero or nothing in C43, please verify that this is correct and proceed.

C44 Current net income/(loss) before income taxes, non-recurring items and extraordinary items

Field C31 less field C43.

C45 Non-recurring gains/(losses)

This field includes gains and losses of an unusual nature which are material. These amounts are often disclosed separately by the reporting entity even if they are realized in the normal course of business and do not qualify as extraordinary items. Losses may include restructuring

costs and costs of disposing of a business segment.

C45 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C45 can be blank, if you have nothing to report. If a value is reported in C46, then a value other than zero should be reported in C45.

C47 Extraordinary gains/(losses)

Extraordinary income received or loss incurred which ordinarily will not be earned or incurred in the normal course of operations. Such events (a) are not expected to recur over several years, (b) are not typical of the normal business activities of the credit union and (c) do not depend primarily on decisions and determinations made by management or the members. An example would be windfall profits from the expropriation of the institution's land for construction of a highway.

C47 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C47 can be blank, if you have nothing to report. If a value is reported in C48, then a value other than zero should be reported in C47.

C51 Total taxes/(tax recoveries)

The net amount of current and deferred provincial and federal income taxes and any recoveries resulting from loss carry forwards. Also includes the net amount of current and deferred provincial and federal capital taxes and any recoveries.

C51 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C51 can be blank, if you have nothing to report.

C52 Current net income/(loss) for the period

The sum of fields C44, C45 and C47 minus C51. The value that appears in this field will be automatically recorded in field C57.

Retained Earnings Schedule

Retained Earnings Continuity Schedule

C53 Retained earnings/(deficit) at opening of fiscal year (audited)

Opening balance of retained earnings, from audited financial statements. This amount includes the total of all retained earnings including those that have been designated for specific purposes by the credit union, for example, "undivided surplus", "reserve for financial

stability", etc.

C53 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C53 is a required field and can not be blank. This caution indicates that you have not entered a value in field C53 or the value entered into field C53 does not equal the fiscal year end value indicated in field C58. Please verify and correct.

C54 Prior period adjustments

Adjustments made to retained earnings affecting results from prior years.

C54 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C54 can be blank, if you have nothing to report.

C55.1 Transitional Adjustments - Derivatives

Adjustment made to the value of derivatives as the result of selecting and alternative accounting treatment.

C55.1 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C55.1 can be blank, if you have nothing to report.

C55.2 Transitional Adjustments - Other

Adjustment made to the value of items other than derivatives as the result of selecting and alternative accounting treatment.

C55.2 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C55.2 can be blank, if you have nothing to report.

C55.3 Other Adjustments (previously C55)

Other adjustments to other items that have not arisen from a change in accounting treatments or occurred in prior periods.

C55.3 can accept zero, negative or positive values rounded to the nearest Canadian dollar. C55.3 can be blank, if you have nothing to report.

C55 Total adjustments

This field is automatically calculated and represents the sum of C54, C55.1, C55.2 and C55.3.

C57 Current net income/(loss)

Must be equal to field C52.

C58 Retained Earnings (deficit)

The amount should equal the sum of C53, C55, and C57. Must equal retained earnings in E25.

C58.1 Fair value gain on own use property, plant & equipment included in retained earnings (C58)

Fair value gains on own use property, plant & equipment are excluded from regulatory capital. Therefore, please enter the amount of such gains included in retained earnings.

C58.1 can accept zero, or positive values rounded to the nearest Canadian dollar. C58.1 can be blank, if you have nothing to report.

Off balance sheet activity

Off Balance Sheet Activity

N10 Value of loans securitized/sold year-to-date which the credit union continues to administer

This includes mortgages where the institution continues to collect payments. This value should not be net of any administered loans which have been fully repaid. Report on a "year-to-date" basis.

N10 can accept zero or positive values rounded to the nearest Canadian dollar. N10 can be blank, if you have nothing to report.

N11 Balance at end of reporting period of securitized/sold loans that the credit union continues to administer

Total balances owing on administered loans. This value should be net of any administered loans which are fully repaid. Report on an "as at" basis.

N11 can accept zero or positive values rounded to the nearest Canadian dollar. N11 can be blank, if you have nothing to report.

N12 Value of loans securitized/sold year-to-date which the credit union does not continue to administer

Loans in this category are fully controlled by the acquiring institution, and the member makes payments to the acquirer rather than the member institution. Report on a "year-to-date" basis.

N12 can accept zero or positive values rounded to the nearest Canadian dollar. N12 can be blank, if you have nothing to report.

N13 Outstanding member credit card receivables managed by credit card providers associated with credit union at end of reporting period

Amount of credit card debt owed by members to a credit card provider which the credit union is associated with. Report on an "as at" basis.

N13 can accept zero or positive values rounded to the nearest Canadian dollar. N13 can be blank, if you have nothing to report.

N14 Outstanding mutual funds sold through mutual fund alliances at end of reporting period

Total mutual funds outstanding, net of redemptions, at the end of the reporting period. Report on an "as at" basis.

N14 can accept zero or positive values rounded to the nearest Canadian dollar. N14 can be blank, if you have nothing to report.

N15 Other off-balance sheet items at end of reporting period

Enter the amount of other off-balance sheet items not reported in fields N11, N13, and N14.

N15 can accept zero or positive values rounded to the nearest Canadian dollar. N15 can be blank, if you have nothing to report.

N16 Income earned year to date included in C30 on off-balance sheet items

The fee income, commissions, trailer fees or any other income associated with non-balance items as listed in fields N01 to N07. Report on a "year-to-date" basis.

N16 can accept zero, negative or positive values rounded to the nearest Canadian dollar. N16 is a required field and can not be blank. N16 cannot be zero or left blank if a positive amount is reported in any of these fields: N10, N11, N12, N13, or N14, or if N16 is greater than C30 * 10%. Also, the amount in N16 cannot be greater than zero, if no amount or an amount equal to zero is reported in C30. Please verify that this is correct and proceed.

Off Balance Sheet Assets

N01 Direct credit substitutes (e.g. guarantees and standby letters of

credit)

Report the aggregate risk weighted values of each individual item within the Direct Credit Substitutes category.

N01 can accept zero or positive values rounded to the nearest Canadian dollar. N01 can be blank, if you have nothing to report.

N02 Sale, repurchase transactions, and forward asset purchases

Report the aggregate risk weighted values of each individual item within the Sale, Repurchase Transactions, and Forward Asset Purchases category.

N02 can accept zero or positive values rounded to the nearest Canadian dollar. N02 can be blank, if you have nothing to report.

N03 Transaction related contingencies (e.g. performance bonds, bid bonds)

Report the aggregate risk weighted values of each individual item within the Transaction Related Contingencies category.

N03 can accept zero or positive values rounded to the nearest Canadian dollar. N03 can be blank, if you have nothing to report.

N04 Commitments (original maturity > 1 year or open ended and cancellable with notice)

Report the aggregate risk weighted values of each individual item within the Commitments (> 1 year or open) category.

N04 can accept zero or positive values rounded to the nearest Canadian dollar. N04 can be blank, if you have nothing to report.

N05 Trade-related contingencies

Report the aggregate risk weighted values of each individual item within the Trade-related Contingencies category.

N05 can accept zero or positive values rounded to the nearest Canadian dollar. N05 can be blank, if you have nothing to report.

N06 Commitments (original maturity up to 1 year)

Report the aggregate risk weighted values of each individual item within the Commitments (< 1 year) category.

N06 can accept zero or positive values rounded to the nearest Canadian

dollar. N06 can be blank, if you have nothing to report.

N07 Commitments unconditionally cancellable without prior notice

Report the total dollar value of the commitments unconditionally cancellable without prior notice category.

N07 can accept zero or positive values rounded to the nearest Canadian dollar. N07 can be blank, if you have nothing to report.

N08 Other (securitized loans, mutual funds etc.)

Report the total dollar value of the Other (securitized loans, mutual funds etc.) category.

N08 can accept zero or positive values rounded to the nearest Canadian dollar. N08 can be blank, if you have nothing to report. If the value reported in N08 is not equal to $N11 + N13 + N14 + N15$, please verify that this is correct and proceed.

N09 Total off-balance sheet assets

This field is automatically calculated as the sum of N01 to N08.

Securitized Assets

N16.1 Securitized assets - Residential mortgages - YTD

Total dollar amount of securitized insured residential mortgages sold during the period.

N16.1 can accept zero or positive values rounded to the nearest Canadian dollar. N16.1 can be blank, if you have nothing to report.

N16.2 Securitized assets - Residential mortgages - Balance

Total dollar balance of securitized insured residential mortgages held as at the end of the period.

N16.2 can accept zero or positive values rounded to the nearest Canadian dollar. N16.2 can be blank, if you have nothing to report. You have reported a positive amount in field N16.1, but have reported a zero or blank in N16.2. Please verify that this is correct and proceed.

N17.1 Securitized assets - Agricultural loans - YTD

Total dollar amount of securitized uninsured agricultural loans sold during the period.

N17.1 can accept zero or positive values rounded to the nearest Canadian dollar. N17.1 can be blank, if you have nothing to report.

N17.2 Securitized assets - Agricultural loans - Balance

Total dollar balance of securitized uninsured agricultural loans held as at the end of the period.

N17.2 can accept zero or positive values rounded to the nearest Canadian dollar. N17.2 can be blank, if you have nothing to report. You have reported a positive amount in field N17.1, but have reported a zero or blank in N17.2. Please verify that this is correct and proceed.

N18.1 Securitized assets - Commercial loans - YTD

Total dollar amount of securitized commercial loans sold during the period.

N18.1 can accept zero or positive values rounded to the nearest Canadian dollar. N18.1 can be blank, if you have nothing to report.

N18.2 Securitized assets - Commercial loans - Balance

Total dollar balance of securitized commercial loans held as at the end of the period.

This field can accept zero or positive values rounded to the nearest Canadian dollar. This field can be blank, if you have nothing to report. You have reported a positive amount in field N18.1, but have reported a zero or blank in N18.2. Please verify that this is correct and proceed.

N19.1 Securitized assets - Automobile loans - YTD

Total dollar amount of securitized automobile loans sold during the period.

N19.1 can accept zero or positive values rounded to the nearest Canadian dollar. N19.1 can be blank, if you have nothing to report.

N19.2 Securitized assets - Automobile loans - Balance

Total dollar balance of securitized automobile loans held as at the end of the period.

N19.2 can accept zero or positive values rounded to the nearest Canadian dollar. N19.2 can be blank, if you have nothing to report. You have reported a positive amount in field N19.1, but have reported a zero or blank in N19.2. Please verify that this is correct and proceed.

N20.1 Securitized assets - Personal loans - YTD

Total dollar amount of securitized personal loans sold during the period.

N20.1 can accept zero or positive values rounded to the nearest Canadian dollar. N20.1 can be blank, if you have nothing to report.

N20.2 Securitized assets - Personal loans - Balance

Total dollar balance of securitized personal loans held as at the end of the period.

N20.2 can accept zero or positive values rounded to the nearest Canadian dollar. N20.2 can be blank, if you have nothing to report. You have reported a positive amount in field N20.1, but have reported a zero or blank in N20.2. Please verify that this is correct and proceed.

N21.1 Securitized assets - Lease receivables - YTD

Total dollar amount of securitized lease receivables sold during the period.

N21.1 can accept zero or positive values rounded to the nearest Canadian dollar. N21.1 can be blank, if you have nothing to report.

N21.2 Securitized assets - Lease receivables - Balance

Total dollar balance of securitized lease receivables held as at the end of the period.

N21.2 can accept zero or positive values rounded to the nearest Canadian dollar. N21.2 can be blank, if you have nothing to report. You have reported a positive amount in field N21.1, but have reported a zero or blank in N21.2. Please verify that this is correct and proceed.

N22.1 Securitized assets - Other assets - YTD

Total dollar amount of securitized other assets sold during the period.

N22.1 can accept zero or positive values rounded to the nearest Canadian dollar. N22.1 can be blank, if you have nothing to report.

N22.2 Securitized assets - Other assets - Balance

Total dollar balance of securitized other assets held as at the end of the period.

N22.2 can accept zero or positive values rounded to the nearest Canadian dollar. N22.2 can be blank, if you have nothing to report. You

have reported a positive amount in field N22.1, but have reported a zero or blank in N22.2. Please verify that this is correct and proceed.

N23.1 Total securitized assets - Year to date

This field is automatically calculated as the sum of N16.1, N17.1, N18.1, N19.1, N20.1, N21.1, and N22.1.

If the amount reported in N23.1 does not equal the amount reported in N10, please verify that this is correct and proceed.

N23.2 Total securitized assets - Balance at end of reporting period

This field is automatically calculated as the sum of N16.2, N17.2, N18.2, N19.2, N20.2, N21.2, and N22.2.

If the amount reported in N23.2 does not equal the amount reported in N11, please verify that this is correct and proceed.

Financial Ratios and Risk Indicators

Regulatory Capital

RW01 Gross tier 1 capital (E28)

Field is automatically filled from E28.

RW02 Goodwill

Field is automatically filled from A89.

RW03 Intangible assets

Field is automatically filled from A90.

RW04 Investments in subsidiaries that are financial institutions

The amount of any investment in a subsidiary that meets the definition of "financial institution" as outlined in the Act.

RW04 can accept zero or positive values rounded to the nearest Canadian dollar. RW04 can be blank, if you have nothing to report. If the value entered in field RW04 exceeds the value in field A14, please verify that this is correct and proceed.

RW05 Accumulated net after tax unrealized loss on available for sale equity securities

Field is automatically filled from E33 if E33 is negative. Otherwise, field

will be blank.

RW05.1 Fair value gain on own use property, plant & equipment included in retained earnings (C58)

Fair value gains on own use property, plant & equipment are excluded from regulatory capital. Any such gains that are included in retained earnings are deducted from Tier 1 capital for the purposes of calculating regulatory capital.

RW06 Net tier 1 capital

Field is automatically calculated as RW01 less the sum of RW02, RW03, RW04, RW05, and RW05.1.

RW07 Tier 2 supplementary capital (E32)

Field is automatically filled from E32.

RW08 Collective allowance (up 0.75% of assets or 1.25% of RWA)

For Class 1 institutions this field is calculated as $\text{Min}(L93, 0.75\% * A97)$.
For Class 2 institutions this field is calculated as $\text{Min}(L93, 1.25\% * RW18)$.

RW09 Accumulated net after-tax unrealized gain on available for sale equity securities

Field is automatically populated from E33 if E33 is positive. If not, the field is blank.

RW10 Total tier 2 capital

Field is automatically calculated as the sum of RW07, R08, and RW09.

RW11 Allowable portion of tier 2 capital (up to 100% of net tier 1)

Field is automatically calculated.

If Net Tier 1 > 0 then RW11 = lesser of Tier 1 or Tier 2.

If Net Tier 1 <= 0, then RW11 = 0.

RW12 Total Regulatory Capital

Field is automatically calculated as the sum of RW06 and RW11.

Capital Ratio Calculation (Leverage Test - Class 1 only)

RW25 Net assets

Field is automatically calculated as $A97 - RW04 - A89 - A90 - L21.2 - C58.1$.

RW26 Regulatory capital (Class 1 only)

Field is automatically filled from field RW12.

RW27 Capital Ratio (Leverage Test) %

Field is automatically calculated based on the Class as:
If Class 1 then $RW26$ divided by $RW25$.
If Class 2 then $RW12$ divided by $RW25$.

RW27.1 Minimum Regulatory Requirement

Static value of 5%. User may not edit this value.

RW28 Additional capital (Class 1 only)

Field is automatically calculated as $RW27$ less $RW27.1$.

RW29 Additional capital as % of Minimum Capital

Field is automatically calculated as $RW28$ divided by $RW27.1$.

BIS Ratio (Class 2 Only)

RW13 Net interest, investment plus other income - Year 1

For Class 2 only. Dollar value of the Net interest, investment and other income (gross margin) is input as reported from the annual audited financial statements from previous year.

RW13 can accept zero, negative or positive values rounded to the nearest Canadian dollar. RW13 is a required field and can not be blank.

RW14 Net interest, investment and other income - Year 2

For Class 2 only. Dollar value of the Net interest, investment and other income (gross margin) is input as reported from the annual audited financial statements from two years ago.

RW14 can accept zero, negative or positive values rounded to the nearest Canadian dollar. RW14 is a required field and can not be blank.

RW15 Net interest, investment plus other income - Year 3

For Class 2 only. Dollar value of the Net interest, investment and other income is input as reported from the annual audited financial statements

from three years ago.

RW15 can accept zero, negative or positive values rounded to the nearest Canadian dollar. RW15 is a required field and can not be blank.

RW16 Net interest, investment plus other income - Average

For Class 2 only. Dollar value of the Net interest, investment and other income is input as reported from the annual audited financial statements from two years ago. This field is automatically calculated as the average of RW13, RW14, and RW15.

RW17 Exposure as reported (\$)

This is the dollar amount of the exposure the Class 2 credit union to changes in interest rates as calculated by the credit union.

RW17 can accept zero or positive values rounded to the nearest Canadian dollar. RW17 is a required field and can not be blank.

RW18 Total risk weighted assets

Field is automatically calculated according to the formula outlined in O.Reg 237/09 s.18, as the sum of the following:

20% (A05 + A07 + A18 + A20 + A22 + RL03 + RL06.5 + RL07.3 + N05 + N06)

plus 35% (A24 + RL06.2)

plus 50% (RL06.6 + RL07.4 + N03 + N04)

plus 75% (RL04 + RL05 + RL07.1)

plus 100% (A26 + A28 + A87 + A88 + A91 + A95 + RL06.3 + RL06.4 + RL06.7 + RL07.2 + RL07.5 + RL08 + N01 + N02)

plus 150% (RL06.8 + RL07.6)

RW19 Operational risk - risk weighted equivalent value

Field is automatically calculated autofill based on following formula:

greater of RW13 or zero, plus

greater of RW14 or zero, plus

greater of RW15 or zero) * 0.15 divided by X divided by 0.08

where X = Number of years that RW13, RW14, RW15 exceed zero, or "1", whichever is greater.

RW20 Interest rate risk - risk weighted equivalent value

Field is automatically calculated as RW17 * 0.15 divided by 0.08.

RW21 Total risk weighted equivalent values

Field is automatically calculated as the sum of RW18, RW19, and RW20.

RW22 Risk Weighted Capital Ratio (Basel II)

Field is automatically calculated as RW12 divided by RW21.

RW22.1 Minimum Regulatory Requirement

Static value of 8%. User may not edit this value.

RW23 Additional risk weighted capital

Field is automatically calculated as RW22 less RW22.1.

RW24 Additional risk weighted capital as % of Minimum Capital

Field is automatically calculated as RW23 divided by RW22.1.

RW27 Capital Ratio (Leverage Test) %

Field is automatically calculated based on the Class as:
If Class 1 then RW26 divided by RW25.
If Class 2 then RW12 divided by RW25.

Interest Rate Risk

IRR1 Exposure (\$ actual) latest quarter as reported (EAR - 12 months)

Dollar value of the interest rate risk exposure for the latest quarter as calculated according OReg 237/09 s.18 (11) & (12).

IRR1 can accept zero or positive values rounded to the nearest Canadian dollar. IRR1 is a required field and can not be blank. IF the value in IRR1 divided by A97 * 100 is greater than or equal to 100, please verify that this is correct and proceed.

IRR2 Please indicate in basis points the rate shock used to measure the exposure in field IRR1 (e.g. +100 bp, -100 bp, +75 bp, -75 bp etc.)

This is the number of basis points used in the Interest rate risk shock test. This rate should represent a change in interest rates that the credit union reasonably expects to occur or could potentially occur.

IRR2 can accept negative or positive values rounded to the whole number, but can not accept zero. IRR2 is a required field and can not be blank. IF the value in IRR2 is greater than 200, or less than -200, please verify that this is correct and proceed.

IRR3 Adverse impact, in dollars, of a change in interest rates on the

economic value of the credit union's equity

This is the dollar value of the impact on the credit union's equity from an adverse change in interest rates.

IRR3 can accept zero or positive values rounded to the nearest Canadian dollar. IRR3 can be blank, if you have nothing to report. If the value in IRR3 is blank, please verify that it is correct and proceed.

IRR4 Please indicate in basis points the rate shock used to measure the exposure in field IRR3 (e.g. +100 bp)

This is the number of basis points used in the Interest Rate Risk shock test that would have a negative impact on the credit union's equity. This rate should represent a change in interest rates that the credit union reasonably expects to occur or could potentially occur.

IRR4 can accept negative or positive values rounded to the whole number, but can not accept zero. IRR4 can be blank, if you have nothing to report. If you have reported a value in IRR3, but have reported nothing in IRR4, or if IRR4 is greater than 200, or if IRR4 is less than -200, please verify that this is correct and proceed.

Non-Financial Risks

NF01 Has there been a change of directors since the last MIR/AIR report was filed?

If there has been any changes to the directors since the last filing, please check the "yes" box. You will be taken to the appropriate form where you can update the directors' information. If not, please check the "no" box.

Yes or No must be checked in NF01.

NF02 Has there been a change in senior management since the last MIR/AIR report was filed?

If there has been any changes to senior management since the last filing, please check the "yes" box. You will be taken to the appropriate form where you can update this information. If not, please check the "no" box.

Yes or No must be checked in NF02.

NF03 Has the credit union changed its external auditor since last MIR/AIR report was filed?

If there has been a change to the external auditor since the last filing, please check the "yes" box. You will be taken to the appropriate form where you can update this information. If not, please check the "no" box.

Yes or No must be checked in NF03.

NF04 Are there any loans that exceed the credit union's policies and/or legislated limits?

If there are any loans that exceed the credit union's policies and/or legislative limit, please check the "yes" box. If not, please check the "no" box.

Yes or No must be checked in NF04.

NF05 Does the credit union issue prepaid debit cards?

If the credit union issues prepaid debit cards, please check the "yes" box. If not, please check the "no" box.

Yes or No must be checked in NF05.

NF06 Does the credit union supply cash for 3rd party ATMs?

If the credit union supplies cash for 3rd party ATMs, please check the "yes" box. If not, please check the "no" box.

Yes or No must be checked in NF06.

NF08 Has the credit union held its annual meeting since the last MIR/AIR report was filed?

If the credit union has held its annual meeting since the last r filing, please check the "yes" box. If not, please check the "no" box.

Yes or No must be checked in NF08. You have indicated "Yes" in NF08, but have not reported anything in field J23 and J24.

Organizational Information

Human Resources

C32 Number of full-time staff

The number of full-time staff, part-time staff and full-time equivalents employed. These numbers exclude occasional workers, consultants, independent contractors and directors. For example, if the credit union has 10 full-time employees and 3 employees who each work 1/2 the

regular work week, the credit union would report 10 in field C32, 3 in field C33 and 1.5 in field C34.

C32 can accept zero or positive values rounded to the whole number. C32 can be blank, if you have nothing to report.

C33 Number of part-time staff

The number of full-time staff, part-time staff and full-time equivalents employed. These numbers exclude occasional workers, consultants, independent contractors and directors. For example, if the credit union has 10 full-time employees and 3 employees who each work 1/2 the regular work week, the credit union would report 10 in field C32, 3 in field C33 and 1.5 in field C34.

C33 can accept zero or positive values rounded to the whole number. C33 can be blank, if you have nothing to report and C34 (full-time equivalent of part-time staff) is blank.

C33.1 Number of service locations

This number includes remote service locations, branches and any service locations at the head office.

C33.1 can accept only positive values rounded to the whole number. C33.1 is a required field and can not be blank.

C34 Full-time equivalent of part-time staff

The number of full-time staff, part-time staff and full-time equivalents employed. These numbers exclude occasional workers, consultants, independent contractors and directors. For example, if the credit union has 10 full-time employees and 3 employees who each work 1/2 the regular work week, the credit union would report 10 in field C32, 3 in field C33 and 1.5 in field C34.

C34 can accept zero or positive values rounded to 2 decimal places. C34 can be blank, if you have nothing to report, and C33 (number of part-time staff) is blank. The value in C34 must be less than or equal to the value entered into C33.

C35 Number of volunteers

The number of unpaid volunteers that assist with the day to day operation and the credit union, whether on a full-time or part-time basis.

C35 can accept zero or positive values rounded to the whole number.

C35 can be blank, if you have nothing to report.

Insurance (AIR Only)

J01 Name of bonding company

Please enter the name of the company which provides the credit union with bonding insurance.

J01 is a required field and cannot be blank.

J02 Amount of bond

The total dollar value of the coverage provided under the bond.

J02 can accept only positive values rounded to the nearest Canadian dollar. J02 is a required field and can not be blank.

J03 Policy number

The policy number of the bond.

J03 is a required field and cannot be blank.

J04 Type of policy

The nature of the bonding insurance obtained.

J04 is a required field and cannot be blank.

J05 Expiry date

The expiry date of the policy.

This is a required field and cannot be blank. If the expiry date entered has already passed, or, if the expiry date is greater than one year from today's date, please verify J05 and proceed if correct.

J06 Robbery, theft, hold-up

The total dollar value of the amount insured against robbery, theft or hold-up for the year.

J06 can accept zero or positive values rounded to the nearest Canadian dollar. J06 can be blank, if you have nothing to report.

J07 Fire insurance

The total dollar value of the amount insured against fire protection.

J07 can accept zero or positive values rounded to the nearest Canadian dollar. J07 can be blank, if you have nothing to report.

J08 Uninsured fraud losses during the year

The total dollar value of the amount of uninsured fraud losses incurred during the year.

J08 can accept zero or positive values rounded to the nearest Canadian dollar. J08 can be blank, if you have nothing to report.

J09 Identify the amount of any (all) claims made during the year

Specify all amounts of claims during the year.

J09 can accept zero or positive values rounded to the nearest Canadian dollar. J09 can be blank, if you have nothing to report.

Products and Services (AIR Only)

J10 # of automated teller machines

Specify the number of automated teller machines. If your credit union has no ATM(s), enter 0 (zero).

J10 can accept zero or positive values rounded to the whole number. J10 can be blank, if you have nothing to report.

J11 Group insurance

Please check this box if the credit union provides this product or service.

J12 Safety deposit boxes

Please check this box if the credit union provides this product or service.

J13 Vault storage

Please check this box if the credit union has a vault storage facility.

J14 Payment of utility bills

Please check this box if the credit union provides this service.

J15 Travelers' cheques

Please check this box if the credit union provides this product or service.

- J16 Money orders**
Please check this box if the credit union provides this product or service.
- J17 Credit cards**
Please check this box if the credit union provides this product or service.
- J18 Inter branch service**
Please check this box if the credit union provides this service.
- J19 Mutual funds**
Please check this box if the credit union provides this product or service.
- J20 Telephone banking**
Please check this box if the credit union provides this service.
- J21 Personal computer home banking**
Please check this box if the credit union provides this service.
- J22 Other (explain)**
Please specify any other services provided by the credit union.
- J22 is a text field and can be blank.

Meetings (AIR Only)

- J23 Date of annual meeting**
The date on which the annual meeting of the credit union was held.
- J23 is a date field and can be blank.
- J24 # Members in attendance**
The number of voting members in attendance at the annual meeting specified above.
- J24 can accept zero or positive values rounded to the whole number.
J24 can be blank, if you have nothing to report.
- J25 Date of Special Meeting held during the year**
If a special meeting was held during the year, specify the date of the meeting.

J25 is a date field and can be blank.

J26 Purpose of Special Meeting held during the year

If a special meeting was held during the year, indicate the reason(s) for the special meeting.

J26 is a text field and can be blank.

Economic Impacts

K01 Plant closing/strike

For each of the fields K01 to K06, indicate whether the stated event(s) are currently occurring or anticipated to occur and are having or could have a significant effect (positive or negative) on the credit union or its members, by placing a check mark in the appropriate box.

K02 Local unemployment

For each of the fields K01 to K06, indicate whether the stated event(s) are currently occurring or anticipated to occur and are having or could have a significant effect (positive or negative) on the credit union or its members, by placing a check mark in the appropriate box.

K03 Plant expansion

For each of the fields K01 to K06, indicate whether the stated event(s) are currently occurring or anticipated to occur and are having or could have a significant effect (positive or negative) on the credit union or its members, by placing a check mark in the appropriate box.

K04 Job loss/transfer

For each of the fields K01 to K06, indicate whether the stated event(s) are currently occurring or anticipated to occur and are having or could have a significant effect (positive or negative) on the credit union or its members, by placing a check mark in the appropriate box.

K05 Bankruptcies

For each of the fields K01 to K06, indicate whether the stated event(s) are currently occurring or anticipated to occur and are having or could have a significant effect (positive or negative) on the credit union or its members, by placing a check mark in the appropriate box.

K06 New business development

For each of the fields K01 to K06, indicate whether the stated event(s)

are currently occurring or anticipated to occur and are having or could have a significant effect (positive or negative) on the credit union or its members, by placing a check mark in the appropriate box.

K07 Other (please specify)

Report if any other external factor (political, economic, environmental) is significantly affecting or could significantly affect the credit union and/or its members. If there are any possible impacts to the Credit Union which have not been identified in fields K01 through K06, it would be entered into field K07.

K07 is a text field and can be blank.

K08 Description if any above fields checked off

Provide detail for each occurrence you identify in fields K01, K02, K03, K04, K05, K06 and K07.

K08 is a text field and can be blank. K08 is a text field and must be completed if you have indicated a possible impact on the Credit Union in fields K01-K07. Likewise, if you have entered information into field K08, then at least one of the boxes K01-K07 must be completed.

Industry Sector Profile (AIR Only)

Y01 Resource based manufacturing

The percentage of loans outstanding to persons employed in the resource based manufacturing sector.

Y01 can accept zero or positive values rounded to the whole number. Y01 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y17, the percentage of loans to all borrowers in this industry sector must be entered in field Y01.

Y17 Resource based manufacturing (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y17 is a text field and can be blank. If the percentage of loans to persons employed in the resource based manufacturing sector has been entered in field Y01, the sector's principal employer should be entered in field Y17. Y17 can be blank if there is nothing to report.

Y02 Mining

The percentage of loans outstanding to persons employed in the mining

sector.

Y02 can accept zero or positive values rounded to the whole number. Y02 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y18, the percentage of loans to all borrowers in this industry sector must be entered in field Y02.

Y18 Mining (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y18 is a text field and can be blank. If the percentage of loans to persons employed in the mining sector has been entered in field Y02, the sector's principal employer should be entered in field Y18. Y18 can be blank if there is nothing to report.

Y03 Agriculture

The percentage of loans outstanding to persons employed in the agricultural sector.

Y03 can accept zero or positive values rounded to the whole number. Y03 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y19, the percentage of loans to all borrowers in this industry sector must be entered in field Y03.

Y19 Agriculture (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y19 is a text field and can be blank. If the percentage of loans to persons employed in the agricultural sector has been entered in field Y03, the sector's principal employer should be entered in field Y19. Y19 can be blank if there is nothing to report.

Y04 Forestry

The percentage of loans outstanding to persons employed in the forestry sector.

Y04 can accept zero or positive values rounded to the whole number. Y04 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y20, the percentage of loans to all borrowers in this industry sector must be entered in field Y04.

Y20 Forestry (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y20 a text field and can be blank. If the percentage of loans to persons employed in the forestry sector has been entered in field Y04, the sector's principal employer should be entered in field Y20. Y20 can be blank if there is nothing to report.

Y05 Industry products manufacturing

The percentage of loans outstanding to persons employed in the industry products manufacturing sector.

Y05 can accept zero or positive values rounded to the whole number. Y05 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y21, the percentage of loans to all borrowers in this industry sector must be entered in field Y05.

Y21 Industry products manufacturing (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y21 is a text field and can be blank. If the percentage of loans to persons employed in the industry products manufacturing sector has been entered in field Y05, the sector's principal employer should be entered in field Y21. Y21 can be blank if there is nothing to report.

Y06 Transportation services

The percentage of loans outstanding to persons employed in the transportation services sector.

Y06 can accept zero or positive values rounded to the whole number. Y06 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y22, the percentage of loans to all borrowers in this industry sector must be entered in field Y06.

Y22 Transportation services (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y22 is a text field and can be blank. If the percentage of loans to persons employed in the transportation services sector has been entered in field Y06, the sector's principal employer should be entered in field Y22. Y22 can be blank if there is nothing to report.

Y07 Transportation equipment manufacturing

The percentage of loans outstanding to persons employed in the

transportation equipment manufacturing sector.

Y07 can accept zero or positive values rounded to the whole number. Y07 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y23, the percentage of loans to all borrowers in this industry sector must be entered in field Y07.

Y23 Transportation equipment manufacturing (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y23 is a text field and can be blank. If the percentage of loans to persons employed in the transportation equipment manufacturing sector has been entered in field Y07, the sector's principal employer should be entered in field Y23. Y23 can be blank if there is nothing to report.

Y08 Consumer products manufacturing

The percentage of loans outstanding to persons employed in the consumer products manufacturing sector.

Y08 can accept zero or positive values rounded to the whole number. Y08 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y24, the percentage of loans to all borrowers in this industry sector must be entered in field Y08.

Y24 Consumer products manufacturing (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y24 is a text field and can be blank. If the percentage of loans to persons employed in the consumer products manufacturing sector has been entered in field Y08, the sector's principal employer should be entered in field Y24. Y24 can be blank if there is nothing to report.

Y09 Utilities

The percentage of loans outstanding to persons employed in the utilities sector.

Y09 can accept zero or positive values rounded to the whole number. Y09 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y25, the percentage of loans to all borrowers in this industry sector must be entered in field Y09.

Y25 Utilities (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y25 is a text field and can be blank. If the percentage of loans to persons employed in the utilities sector has been entered in field Y09, the sector's principal employer should be entered in field Y25. Y25 can be blank if there is nothing to report.

Y10 Construction

The percentage of loans outstanding to persons employed in the construction sector.

This field can accept zero or positive values rounded to the whole number. This field can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y26, the percentage of loans to all borrowers in this industry sector must be entered in field Y10.

Y26 Construction (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y26 is a text field and can be blank. If the percentage of loans to persons employed in the construction sector has been entered in field Y10, the sector's principal employer should be entered in field Y26. Y26 can be blank if there is nothing to report.

Y11 Tourism

The percentage of loans outstanding to persons employed in the tourism sector.

Y11 can accept zero or positive values rounded to the whole number. Y11 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y27, the percentage of loans to all borrowers in this industry sector must be entered in field Y11.

Y27 Tourism (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y27 is a text field and can be blank. If the percentage of loans to persons employed in the tourism sector has been entered in field Y11, the sector's principal employer should be entered in field Y27. Y27 can be blank if there is nothing to report.

Y12 Service industries

The percentage of loans outstanding to persons employed in the service industries sector.

Y12 can accept zero or positive values rounded to the whole number. Y12 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y28, the percentage of loans to all borrowers in this industry sector must be entered in field Y12.

Y28 Service industries (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y28 is a text field and can be blank. If the percentage of loans to persons employed in the service industries sector has been entered in field Y12, the sector's principal employer should be entered in field Y28. Y28 can be blank if there is nothing to report.

Y13 Government

The percentage of loans outstanding to government employed persons.

Y13 can accept zero or positive values rounded to the whole number. Y13 can be blank, if you have nothing to report. If the sector's primary employer has been entered in field Y29, the percentage of loans to all borrowers in this industry sector must be entered in field Y13.

Y29 Government (Sector's Primary employer)

The name of the principal employer in the industry sector, if known.

Y29 is a text field and can be blank. If the percentage of loans to government employed persons has been entered in field Y13, the name of the principal employer should be entered in field Y29. Y29 can be blank if there is nothing to report.

Y14 Other

The percentage of loans outstanding to persons employed in other sectors.

Y14 can accept zero or positive values rounded to the whole number. Y14 can be blank, if you have nothing to report. If an employer for this category has been entered in field Y30, the percentage of loans to all borrowers in this category must be entered in field Y14.

Y30 Other (Sector's Primary employer)

The name of the principal employer in this category, if known.

Y30 is a text field and can be blank. If the percentage of loans to persons employed in "other" industry sectors has been entered in field Y14, the name of the principal employer in this category should be entered in field Y30. Y30 can be blank if there is nothing to report.

Y15 Unemployed

The percentage of loans to unemployed persons.

Y15 can accept zero or positive values rounded to the whole number. Y15 can be blank, if you have nothing to report. If information has been entered into field Y31, the percentage of loans to all borrowers in this category must be entered in field Y15.

Y31 Unemployed (Sector's Primary employer)

Y31 is a text field and can be blank. If the percentage of loans to unemployed persons has been entered in field Y15, the sector's principal employer should be entered in field Y31. Y31 can be blank if there is nothing to report.

Y16 Total % net loans

The sum of all industry sectors, which should equal 100 percent.

The value in this field should equal 100. This field is autofilled and equals the sum of fields Y01 to Y15. If the value in this field does not equal 100 percent, or equals zero or is left blank, please verify the value of fields Y01 to Y15 and proceed if correct.