



Ontario

**Deposit Insurance
Corporation of Ontario**

**Société ontarienne
d'assurance-dépôts**

MONTHLY AND ANNUAL INFORMATION RETURNS

Summary of Changes to Reporting Requirements

February 2017

MONTHLY AND ANNUAL INFORMATION RETURNS

Summary of Changes to Reporting Requirements

(Commencing with MIRs and AIRs dated Oct 31, 2017)

Import File Specifications

The format of the import file is changing. Complete specifications are available on DICO's website.

Residential Mortgage Details [\[link to schedule\]](#)

This new schedule groups residential mortgages by size, loan-to-value ratio, amortization, credit bureau score, mortgage insurer, and debt service ratio. Please report the most recent information on record for each loan file.

Personal Loans, HELOCs & On-balance Sheet Securitizations [\[link to schedule\]](#)

This new schedule groups personal loans by credit bureau score, and secured, unsecured and under-secured portfolios. HELOCs are grouped by size and credit bureau score. Please report the most recent information on record for each loan file.

On-balance sheet securitized mortgages are separated into insured, uninsured, as well as mortgages that have been pooled and sold into the NHA-MBS program. On-balance sheet securitized commercial loans are separated into loans consisting of mortgages on non-owner occupied residential property with 4 units or less, and all other commercial loans.

Loans Schedule [\[link to schedule\]](#)

This schedule has been expanded to separate Home Equity Lines of Credit (HELOCs) from residential mortgage loans that amortize.

Continuity schedule – provision for impaired loans [\[link to schedule\]](#)

This schedule has been expanded to separate loan allowances and provisions into each loan type reported in the Loans Schedule.

Investments [\[link to schedule\]](#)

Investments accounted for using the equity method of accounting have been separated into investments in financial institutions and all other investments accounted for using the equity method.

Off-balance sheet securitized/sold assets [\[link to schedule\]](#)

Securitized assets have been separated from sold assets, with additional granularity for residential mortgages. In addition, a section for third-party originated assets has been added.

Deposits [\[link to schedule\]](#)

This schedule has been expanded to provide more granularity. Demand and term deposits are grouped into four new categories: Retail (non-registered); Retail (registered); Commercial and Unincorporated Businesses and Institutional.

Term deposits are also grouped into three term maturity buckets: Less than 1 Year; 1 Year to 3 Years; and Greater than 3 Years.

Fields E04 and E08 for "Other Deposits" have been removed and all deposits that were previously placed in these fields should be placed in the appropriate new fields.

Deposit Profile [\[link to schedule\]](#)

This schedule has been expanded to separate registered and non-registered accounts. The largest dollar bucket of "Over \$1,000,000" has also been split into two buckets: \$1,000,001 to \$5,000,000; and Over \$5,000,000.

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(Commencing with MIRs and AIRs dated Oct 31, 2017)

Brokered Deposits [\[link to schedule\]](#)

This schedule has been expanded to separate brokered deposits into demand, pre-encashable, fixed-term less than 1 year, and fixed-term greater than 1 year. These groupings have also been added to the Top 3 Broker Concentrations schedule.

Borrowings [\[link to schedule\]](#)

Fields E10.1 and E10.2 have been added to capture the total established borrowing facilities for the credit union. Fields E12.1 and E12.2 have been added to report the liabilities relating to securitizations completed by the credit union.

Certificate of Insured Deposits (CID) [\[link to schedule\]](#)

The format of the CID has been changed to report all deposits (insured and uninsured) broken down into several additional account types.

The CID will be reported on a monthly basis, with the requirement of a copy signed by the Board and management to be included with the filing of the Annual Information Return.

Other interest expense and dividends [\[link to schedule\]](#)

Field C18.1 has been added to segregate the cost of funds expense related to on balance sheet securitizations.

Non-Financial Information [\[link to schedule\]](#)

This schedule has been expanded to capture the following:

- Change of internal auditor
- The number of Payment Service Provider accounts
- Text fields to allow for the entry of brief explanations

Appendix of Schedules

Residential Mortgage Details

Residential Mortgages by Dollar Bands	Less than \$125,000	\$125,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$5,000,000	Greater than \$5,000,000	Total
Number of Residential Mortgages	RM01	RM02	RM03	RM04	RM05	RM06	RM07
Total Dollar Amount	RM08	RM09	RM10	RM11	RM12	RM13	RM14

Residential Mortgages by Loan to Value (Include HELOCs)	Less than 40%	> 40% to 60%	> 60% to 70%	> 70% to 80%	> 80% to 90%	> 90% to 95%	> 95%	Total
Number of Residential Mortgages	RM15	RM16	RM17	RM18	RM19	RM20	RM21	RM22
Total Dollar Amount (insured)	RM23	RM24	RM25	RM26	RM27	RM28	RM29	RM30
Total Dollar Amount (uninsured)	RM31	RM32	RM33	RM34	RM35	RM36	RM37	RM38

Residential Mortgages by Amortization	0 to 5 years	> 5 to 10 years	> 10 to 15 years	> 15 to 20 years	> 20 to 25 years	> 25 to 30 years	> 30 to 35 years	> 35 years	Total
Number of Residential Mortgages	RM39	RM40	RM41	RM42	RM43	RM44	RM45	RM46	RM47
Total Dollar Amount	RM48	RM49	RM50	RM51	RM52	RM53	RM54	RM55	RM56

Residential Mortgages by Credit Bureau Score	N/A	Less than 500	500 to 549	550 to 599	600 to 649	650 to 699	700 to 749	750 and greater	Total
Number of Residential Mortgages	RM57	RM58	RM59	RM60	RM61	RM62	RM63	RM64	RM65
Total Dollar Amount	RM66	RM67	RM68	RM69	RM70	RM71	RM72	RM73	RM74

Residential Mortgages by Insurer (Include HELOCs)	CMHC	Genworth	Canada Guarantee Mortgage Co.	Other Insurers	Uninsured	Total
Number of Residential Mortgages	RM75	RM76	RM77	RM78	RM79	RM80
Total Dollar Amount	RM81	RM82	RM83	RM84	RM85	RM86

Residential Mortgages by TDSR (Include HELOCs)	No TDSR Available	≤ 30%	> 30% to ≤ 35%	> 35% to ≤ 40%	> 40% to ≤ 45%	> 45% to ≤ 50%	> 50% to ≤ 55%	> 55% to ≤ 60%	> 60%	Total
Number of Mortgages	RM87	RM88	RM89	RM90	RM91	RM92	RM93	RM94	RM95	RM96
Total Dollar Amount	RM97	RM98	RM99	RM100	RM101	RM102	RM103	RM104	RM105	RM106

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Personal Loans, HELOCs & On-balance Sheet Securitizations

Personal loans by Credit Bureau Score	N/A	Less than 500	500 to 549	550 to 599	600 to 649	650 to 699	700 to 749	750 and greater	Total
Number of Personal loans	DL01	DL02	DL03	DL04	DL05	DL06	DL07	DL08	DL09
Total Dollar Amount Outstanding	DL10	DL11	DL12	DL13	DL14	DL15	DL16	DL17	DL18

Personal Lending Details - Originated in Most Recent Month	Total	Total	Undersecured		Total	Total
	Fully Secured	Fully Unsecured	Secured Portion	Unsecured Portion	Pay Day Loans	
Number of Loans	DL19	DL20	DL21		DL23	DL24
Total Dollar Amount	DL25	DL26	DL27	DL28	DL29	DL30

HELOCs by Credit Bureau Score	N/A	Less than 500	500 to 549	550 to 599	600 to 649	650 to 699	700 to 749	750 and greater	Total
Number of HELOCs	DL31	DL32	DL33	DL34	DL35	DL36	DL37	DL38	DL39
Total HELOC limit	DL40	DL41	DL42	DL43	DL44	DL45	DL46	DL47	DL48
Total Dollar Amount Outstanding	DL49	DL50	DL51	DL52	DL53	DL54	DL55	DL56	DL57

HELOCs by Dollar Bands	Less than \$125,000	\$125,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$1,000,000	\$1,000,001 to \$5,000,000	Greater than \$5,000,000	Total
Number of HELOCs	DL58	DL59	DL60	DL61	DL62	DL63	DL64
Total HELOC limit	DL65	DL66	DL67	DL68	DL69	DL70	DL71
Total Dollar Amount Outstanding	DL72	DL73	DL74	DL75	DL76	DL77	DL78

On balance Sheet Securitized Residential Mortgage Lending Details	Total Residential Mortgages Insured	Total Residential Mortgages Of which NHA-MBS pooled and sold	Total Residential Mortgages Of which NHA-MBS pooled and unsold	Total Residential Mortgages unsecured	TOTAL
Number of Loans	DL79	DL80	DL81	DL82	DL83
Total Dollar Amount	DL84	DL85	DL86	DL87	DL88

On balance Sheet Securitized Commercial Lending Details	Commercial non-owner	All other commercial loans	TOTAL
Number of Loans	DL89	DL90	DL91
Total Dollar Amount	DL92	DL93	DL94

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Loans Schedule

Loan information	Personal loans	Residential mortgage loans only	HELOC loans	Commercial loans	Institutional loans	Unincorporated assoc. loans	Agricultural loans	Totals
Non-delinquent	L01	L15.5	L15.6	L29	L43	L57	L71	L85
Under 30 days	L02	L16.5	L16.6	L30	L44	L58	L72	L86
30 to 89 days	L03	L17.5	L17.6	L31	L45	L59	L73	L87
90 to 179 days	L04	L18.5	L18.6	L32	L46	L60	L74	L88
180 to 365 days	L05	L19.5	L19.6	L33	L47	L61	L75	L89
Over 365 days	L06	L20.5	L20.6	L34	L48	L62	L76	L90
Total loans	L07	L21.5	L21.6	0	L35	L49	L63	L77
Total number of loans accounts	L14	L28.5	L28.6	L42	L56	L70	L84	L98
Securitized loans (on-balance sheet)	L07.1	L21.1.5	L21.1.6	L35.1	L49.1	L63.1	L77.1	L91.1
Securitized loans in L21.1.5 excluded from regulatory capital calculation		L21.2.5						
							Number of syndicated loans in L98	L98.3
							Dollar amount of syndicated loans in L91	L98.4
Loan allowance information	Personal loans	Residential mortgage loans	HELOC loans	Commercial loans	Institutional loans	Unincorporated assoc. loans	Agricultural loans	Totals
Individual allowance for impaired loans	L08	L22.5	L22.6	L36	L50	L64	L78	L92
Collective allowance for impaired loans	L09	L23.5	L23.6	L37	L51	L65	L79	L93
Total loan allowance	L10	L24.5	L24.6	L38	L52	L66	L80	L94
	▲ L10= L08+L09	▲ L24.5= L22.5+L23.5	▲ L24.6= L22.6+L23.6	▲ L38= L36+L37	▲ L52= L50+L51	▲ L66= L64+L65	▲ L80= L78+L79	▲ L94= L92+L93
Total net loan balance	L11	L25.5	L25.6	L39	L53	L67	L81	L95
	▲ L11= L07-L10	▲ L25.5= L21.5-L24.5	▲ L25.6= L21.6-L24.6	▲ L39= L35-L38	▲ L53= L49-L52	▲ L67= L63-L66	▲ L81= L77-L80	▲ L95= L91-L94
Loans impaired per By-law No. 6	L12	L26.5	L26.6	L40	L54	L68	L82	L96
Security	L13	L27.5	L27.6	L41	L55	L69	L83	L97
Total number of impaired loans	L13.1	L27.1.5	L27.1.6	L41.1	L55.1	L69.1	L83.1	L97.1

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Continuity schedule – provision for impaired loans

Continuity schedule - provision for impaired loans	Personal loans	Residential mortgage loans	HELOC loans	Commercial loans	Institutional loans	Unincorporated association loans	Agricultural loans	Totals
Total loan allowance at end of period	T01.1	T01.2	T01.3	T01.4	T01.5	T01.6	T01.7	T01
Allowance at opening of fiscal year	T02.1	T02.2	T02.3	T02.4	T02.5	T02.6	T02.7	T02
Write-offs year-to-date	T03.1	T03.2	T03.3	T03.4	T03.5	T03.6	T03.7	T03
Loan recoveries - year-to-date	T04.1	T04.2	T04.3	T04.4	T04.5	T04.6	T04.7	T04
Provisions/(recovery) for loan impairment - year-to-date	T05.1	T05.2	T05.3	T05.4	T05.5	T05.6	T05.7	T05

Investments

Investments	Amount	Amount held for liquidity	Risk Weight
Federal govt issued securities (incl. govt agencies)	A10 ▶	◀ A11	0%
Provincial govt issued securities (incl. govt agencies)	A12 ▶	◀ A13	0%
Investments accounted for using equity method (FIs only)	A14 ▶	◀ A15	0%
Investments accounted for using equity method	A14.1 ▶	◀ A15.1	0%
Securities secured by mtgs and guaranteed by CMHC	A16 ▶	◀ A17	0%
Commercial paper, banker's acceptances and similar instruments guaranteed by a deposit-taking institution in Canada	A18 ▶	◀ A19	20%
Securities issued by a municipality	A20 ▶	◀ A21	20%
Securities issued by a school board, university, hospital etc.	A22 ▶	◀ A23	20%
Securities that are secured by mortgages NOT guaranteed by CMHC	A24 ▶	◀ A25	35%
League shares	A26 ▶	◀ A27	100%
Other investments	A28 ▶	◀ A29	100%
Total investments		A30 ▶	

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Off Balance Sheet Securitized or Sold Assets

Off Balance Sheet Securitized / Sold Assets		
Sold Assets	Year to date (N10)	Outstanding Balance (N11)
- Personal Loans	N10.1.1	N11.1.1
- Mortgage Loans	N10.1.2	N11.1.2
- Commercial Loans	N10.1.3	N11.1.3
- Non-owner occupied mortgages (commercial) 4 units or less	N10.1.4	N11.1.4
- Agricultural Loans	N10.1.5	N11.1.5
- Other Loans	N10.1.6	N11.1.6
Total	N10.1	N11.1
Securitized Assets (credit union's own assets)		
- Personal Loans	N10.2.1	N11.2.1
- Residential mortgages (Insured)	N10.2.2	N11.2.2
- of which: NHA MBS pooled and sold	N10.2.3	N11.2.3
- Residential mortgages, Uninsured	N10.2.4	N11.2.4
- Commercial Loans	N10.2.5	N11.2.5
- Non-owner occupied mortgages (commercial) 4 units or less	N10.2.6	N11.2.6
- Agricultural loans	N10.2.7	N11.2.7
- Other Loans	N10.2.8	N11.2.8
Total	N10.2	N11.2
Securitized Assets (Third party assets)		
- Personal Loans	N10.3.1	N11.3.1
- Residential mortgages (Insured)	N10.3.2	N11.3.2
- of which: NHA MBS pooled and sold	N10.3.3	N11.3.3
- Residential mortgages, Uninsured	N10.3.4	N11.3.4
- Commercial Loans	N10.3.5	N11.3.5
- Non-owner occupied mortgages (commercial) 4 units or less	N10.3.6	N11.3.6
- Agricultural loans	N10.3.7	N11.3.7
- Other Loans	N10.3.8	N11.3.8
Total	N10.3	N11.3
Grand Total	N10	N11

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Deposits

Deposits	Number of accounts	Amount
Retail - Non Registered		
Demand deposits	E01.1 ▶	◀ E05.1
Term Deposits		
Less than 1 Year	E02.1 ▶	◀ E06.1
Between 1 and 3 years	E02.2 ▶	◀ E06.2
Greater than 3 years	E02.3 ▶	◀ E06.3
Retail - Registered		
Demand deposits	E01.2 ▶	◀ E05.2
Term Deposits		
Less than 1 Year	E02.4 ▶	◀ E06.4
Between 1 and 3 years	E02.5 ▶	◀ E06.5
Greater than 3 years	E02.6 ▶	◀ E06.6
Commercial / Unincorporated Businesses		
Demand deposits	E01.3 ▶	◀ E05.3
Term Deposits		
Less than 1 Year	E02.7 ▶	◀ E06.7
Between 1 and 3 years	E02.8 ▶	◀ E06.8
Greater than 3 years	E02.9 ▶	◀ E06.9
Institutional		
Demand deposits	E01.4 ▶	◀ E05.4
Term Deposits		
Less than 1 Year	E02.10 ▶	◀ E06.10
Between 1 and 3 years	E02.11 ▶	◀ E06.11
Greater than 3 years	E02.12 ▶	◀ E06.12
Total Demand deposits	E07.5 ▶	◀ E07.7
Total Term deposits	E07.6 ▶	◀ E07.8
Total deposits		E09 ▶
Total Canadian dollar value of foreign currency deposits		◀ E10

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Deposit Profile

DEPOSIT PROFILE

All accounts - including registered, trustee and joint						
Accounts with balances...	Up to \$100,000	\$100,001 to \$250,000	\$250,001 to \$1,000,000	\$1,000,001 to \$5,000,000	Over \$5,000,000	TOTAL
Deposits (non-registered) - \$	D01.1	D03.1	D04.1	D05.1	D10.3	D10.7
Deposits (registered) - \$	D01.2	D03.2	D04.2	D05.2	D10.4	D10.8
Number of accounts (non-registered)	D06.1	D08.1	D09.1	D10.1	D10.5	D10.9
Number of accounts (registered)	D06.2	D08.2	D09.2	D10.2	D10.6	D10.10

Brokered Deposits

Brokered Deposits		
Does the credit union's policy permit the use of brokered deposits?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	◀ D11
If yes, what is the policy limit expressed as percentage of deposits?	25%	◀ D12
Demand and notice \$		◀ D13.0
Pre-encashable \$		◀ D13.1
Fixed-term < 1 Year \$		◀ D13.2
Fixed-term > 1 Year \$		◀ D13.3
Total amount of brokered deposits at the end of the reporting period <i>D13 = D13.0 + D13.1 + D13.2 + D13.3</i>		◀ D13
Brokered deposits % of total deposits [autofill] <i>D14 = D13 / E09 (%)</i>		◀ D14

Top 3 Broker Concentrations

Name of Broker	Demand and notice \$	Pre-encashable \$	Fixed-term < 1 Year \$	Fixed-term > 1 Year \$	Total	
D15	D16.1	D16.2	D16.3	D16.4		◀ D16
D17	D18.1	D18.2	D18.3	D18.4		◀ D18
D19	D20.1	D20.2	D20.3	D20.4		◀ D20

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Borrowings

Borrowings	Amount	
Total established borrow ing facilities: League / Central 1 etc.		◀ E10.1
Total established borrow ing facilities: Other e.g. Banks		◀ E10.2
Short-term borrow ings from financial institutions		◀ E11
Long-term borrow ings from financial institutions		◀ E12
Liabilities relating to securitizations < 1 year		◀ E12.1
Liabilities relating to securitizations > 1 year		◀ E12.2
Borrow ings from others		◀ E13
Other debt obligations		◀ E14
Total borrow ings (E11+E12+E13+E14)	E15 ▶	

Other interest expense and dividends

Other interest expense and dividends	Amount	
Interest expense on borrow ings		◀ C18
Cost of funds expense related to on balance sheet securitization		◀ C18.1
Interest rebates		◀ C19
Dividends on minimum share capital required for membership		◀ C20
Patronage returns		◀ C21
Dividends on investment capital and other capital instruments		◀ C22
Total other interest expense & dividends (C18+C18.1+C19+C20+C21+C22)	C23 ▶	
Total interest expense	(C17+C23)	C24 ▶

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Certificate of Insured Deposits



Document:	Annual Information Return
Section:	Certificate of Insured Deposits
Charter:	
Institution Name:	

Note: Refer to DICO By-law #3 for definitions of deposits

Total deposits reported in field E09		
DEDUCT: Deposits not insurable		
e.g. Foreign currency deposits (Canadian equivalent)		
Note: Only Canadian currency deposits are insured		
		◀ G02
Number of accounts		◀ G03

	Insured Deposits <\$100,000	Uninsured Deposits >\$100,000
Trust account deposits Trust accounts that have the same combinations of participants are treated as one account and are insured up to a combined maximum of \$100,000. Trust accounts with different combinations of participants are treated as separate accounts and are each insured up to \$100,000		
	G03.1	G03.3
Number of accounts	G03.2	G03.4
Joint account deposits Two or more joint accounts owned by the same combination of members are treated as one account and insured up to a combined maximum of \$100,000		
	G03.5	G03.7
Number of accounts	G03.6	G03.8
Basic Coverage All other accounts for individual members are insured up to a combined maximum of \$100,000		
	G03.9	G03.11
Number of accounts	G03.10	G03.12

Registered Deposits by Account Type

Registered retirement savings plans	G03.13
Number of accounts	G03.14
Registered disability savings plans	G03.17
Number of accounts	G03.18
Registered educational savings plans	G03.21
Number of accounts	G03.22
Registered retirement income funds	G03.25
Number of accounts	G03.26
Tax-free savings account	G03.29
Number of accounts	G03.30
Other registered deposits	G03.33
Number of accounts	G03.34

G10 ▶ G10

G11 ▶ G11

We, the Chair of the Board of Directors and the CEO/General Manager/Manager of the credit union hereby:

- (a) certify that the information contained in this Certificate of Insured Deposits is correct; and
- (b) confirm that the credit union has satisfactory internal procedures in place and has taken all reasonable steps to ensure the accuracy of representations made herein regarding deposits insured by DICO as of the above noted date.

Approved by: Name
(Please print name of Chair)

Chair's signature

Date

Prepared by: Name
(Please print)

Signature
(CEO / General Manager / Manager)
(Please circle appropriate title)

Date

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Non-financial information

Non-financial information		
Has there been a change of directors since the last MIR/AMIR report was filed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF01
Explain:	◀ NF01.1	
Has there been a change in C-Level (e.g. CEO, CFO, CRO, GM etc.) management since the last MIR/AMIR report was filed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF02
Explain:	◀ NF02.1	
Has the credit union changed its external auditor since last MIR/AMIR report was filed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF03
Explain:	◀ NF03.1	
Has the credit union changed its internal auditor since last MIR/AMIR report was filed?	<input type="checkbox"/> <input type="checkbox"/>	◀ NF03.2
Explain:	◀ NF03.3	
Are there any loans that exceed legislated limits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF04
Explain:	◀ NF04.1	
Does the credit union issue prepaid debit cards?	<input type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF05
Does the credit union supply cash for 3rd party ATMs?	<input type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF06
Please enter the number of Money Service Business (MSB) accounts at the credit union.		◀ NF09
Please enter the number of Payment Service Provider (PSP) accounts at the credit union.		◀ NF09.5
Since the last Annual Information Return was submitted, has the credit union introduced, or, is the credit union planning to introduce, any products/services that have or are expected to materially increase its non-interest revenues?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF10
Explain (expected increase and time frame):	◀ NF10.1	
Since the last Annual Information Return was submitted, has the credit union entered into, or, is the credit union planning to enter into, any business ventures that have or are expected to materially increase its revenues?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	◀ NF11
Explain (expected increase and time frame):	◀ NF11.1	