

SEPTEMBER 2021

Reporting Instructions: Annual Return

Extraprovincial Trust Corporations

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1 Introduction

These reporting instructions provide guidance to extraprovincial trust corporations for reporting the Annual Return to the Superintendent of Financial Institutions at BC Financial Services Authority ("BCFSA"), as required by the *Financial Institutions Act* ("FIA") and its regulations.

2 Annual Return

2.1 SECTION 9000 – KEY METRICS

Financial metrics must be reported on a non-consolidated basis. Liquidity and capital metrics may be reported on a consolidated basis and as filed with the proper authority in the primary jurisdiction of the extraprovincial trust corporation ("primary regulator").

Note: Report the dollar amounts rounded to the nearest dollar. If the amounts are rounded to the nearest thousand when reported to the primary regulator, please adjust to report them in dollars in the Annual Return (e.g., for \$1,526K please report as \$1,526,000).

2.1.1 Financial Metrics

[Line 9000-100: Total Assets](#)

Report the non-consolidated total assets of the extraprovincial trust corporation.

[Line 9000-110: Total Liabilities](#)

Report the total liabilities of the extraprovincial trust corporation.

[Line 9000-120 and 9000-130: Assets Under Administration: BC and Total](#)

Report assets under administration distributed to B.C. and total assets under administration of the extraprovincial trust corporation. Assets under administration are assets administered and/or managed by the extraprovincial trust corporation which are beneficially owned by clients and are therefore not reported on the balance sheet of the trust corporation. These trust assets should be reported at market value, and may consist of cash, securities, loans and mortgages, and other assets. The distribution should be based on the residence of the clients.

[Line 9000-140 and 9000-150: Loans: BC and Total](#)

Report loans distributed to B.C. and total loans (excluding accrued interest less allowance for credit losses) of the extraprovincial trust corporation. The distribution should be based on the branch location administered the loan or the location of mortgage property (for mortgage loans) or the address of the customer (for business done via internet).

[Line 9000-160 and 9000-170: Deposits: BC and Total](#)

Report deposits distributed to B.C. and total deposits (excluding accrued interest) of the extraprovincial trust corporation. The distribution should be based on the branch location accepted the deposit or the address of the customer (for business done via internet).

[Line 9000-180: Net Income \(Loss\): Year-to-Date](#)

Report the net income (loss) of the extraprovincial trust corporation for the period ending the reporting date.

[Line 9000-190: Total Other Comprehensive Income \(Loss\): Year-to-Date](#)

Report the total other comprehensive income (loss) of the extraprovincial trust corporation for the period ending the reporting date.

[Line 9000-200: Total Comprehensive Income \(Loss\): Year-to-Date](#)

Report the total comprehensive income (loss) of the extraprovincial trust corporation for the period ending the reporting date.

2.1.2 Liquidity Metrics[Line 9000-300: Liquidity Coverage Ratio \(LCR\)](#)

Report the Liquidity Coverage Ratio ("LCR") of the extraprovincial trust corporation, calculated based on the requirements of the primary regulator

2.1.3 Capital Metrics[Line 9000-410: Common Equity Tier 1 \(CET1\) Capital: \\$ and Ratio](#)

Report the Common Equity Tier 1 (CET1) capital \$ amount and % of the extraprovincial trust corporation, calculated based on the requirements of the primary regulator.

[Line 9000-420: Tier 1 Capital: \\$ and Ratio](#)

Report the Tier 1 capital \$ amount and % of the extraprovincial trust corporation, calculated based on the requirements of the primary regulator.

[Line 9000-430: Total Capital: \\$ and Ratio](#)

Report the Total capital \$ amount and % of the extraprovincial trust corporation, calculated based on the requirements of the primary regulator.

[Line 9000-440: Internal Common Equity Tier 1 \(CET1\) Capital Target Ratio](#)

Report the internal target % of Common Equity Tier 1 (CET1) capital set by the extraprovincial trust corporation.

[Line 9000-450: Internal Tier 1 Capital Target Ratio](#)

Report the internal target % of Tier 1 capital set by the extraprovincial trust corporation.

[Line 9000-460: Internal Total Capital Target Ratio](#)

Report the internal target % of Total capital set by the extraprovincial trust corporation.



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