



Our File: P1650-7

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**TO: Chief Financial Officers of Banks and Federally Regulated Trust and
Loan Companies and Principal Officers of Foreign Bank Branches**

**FROM: Andrew Miller
Chief Data Officer**

SUBJECT: Updates to the 2020 regulatory return implementation deadlines

In light of the recent developments, the Financial Information Committee (FIC) have made the following changes to the 2020 regulatory return implementation deadlines.

1. Interbank and Major Exposures Return (EB/ET 2L) – formal reporting postponed from Q3 2020 to Q1 2021. As well, the test data submission scheduled for Q2 2020 will be postponed to Q4 2020.
2. HELOC return (J2) – formal reporting postponed from September 30, 2020 to March 31, 2021. Deposit-taking institutions will be expected to participate in an ad-hoc test based on September 2020 data to be submitted by November 15, 2020.
3. Trading Income & GoC Securities Trading Income Return (A3) – formal reporting postponed from Q1 2021 to Q1 2022. As well, test data will be postponed from Q2 2020 to Q1 2021.
4. Net Stable Funding Ratio Return (DT1) – formal reporting postponed from Q3 2020 to Q1 2021 and will be subject to Late and Erroneous Filing Penalties (LEFP). Deposit-taking institutions will be expected to formally resubmit all four 2020 quarterly filings in Q1 2021 without penalty.

The following regulatory return implementations will continue as scheduled for Q1 2021:

1. Standardized Institutions Risk Asset Portfolio Information (RAPID1)
2. IRB Credit Data Wholesale Transaction (BF)
3. Mortgage Loans (E2)

Furthermore, any return changes that were under consideration for implementation in fiscal 2021 will be deferred to fiscal 2022.

Schema Definitions/XSD Files

As a reminder, all schema definitions and XSD files are located in RRS under Documents/Portal Documents/ English/Return Technical Specifications.



Additional Information / Questions

If you have any questions about completing or filing the financial Returns, please call Returns Administration at (613) 991-0609.

cc: Canadian Bankers Association