



Letter

Title "2025 Annual update" to the Manual of Reporting Forms and Instructions for Deposit-Taking Institutions

Date October 27, 2025

Sector Banks
Foreign Bank Branches
Trust and Loan Companies

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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

This is to advise you of the changes that were made to the Financial Information Committee (FIC) regulatory forms and instructions. These changes can be viewed on OSFI's website under [Financial reporting instructions](#).

Changes were made to the following regulatory reporting forms and instructions effective for 2025/2026 filing:

- [Monthly Intraday Liquidity Monitoring Return](#) (OSFI1019) – effective November 2025
- [Basel Capital Adequacy Return](#) (BA) – effective Q1 2026
- [Leverage Requirements Return](#) (LRR) – effective Q1 2026



- [Quarterly Intraday Liquidity Stress Testing Return](#) (OSFI1020) – effective Q1 2026

Updated reporting requirements – Assurance attestations

OSFI's [assurance guideline](#) became effective in November 2022 and requires assurance attestations (attestations) to be filed for all capital, leverage and liquidity regulatory returns, where applicable, as unstructured filings via the Regulatory Reporting System (RRS). The attestations include senior management, opinion of internal auditor, and opinion of external auditor.

Effective Q4 2025, the attestation pages of the regulatory returns will be updated to include all three attestations. For each attestation, the attestation page and any supporting attachments (for example, signature, auditor's opinion, auditor's report, and summary of unadjusted errors) are to be submitted as one unstructured file in RRS (for example, one PDF or one zip folder) for the following returns:

- Basel Capital Adequacy Reporting
- Leverage Requirements Return
- Liquidity Coverage Ratio
- Net Stable Funding Ratio Reporting
- Net Cumulative Cash Flow
- Streamlined Net Cumulative Cash Flow Reporting
- Operating Cash Flow Statement

New submission codes will be available in RRS to file each assurance attestation separately. To identify the correct submission code, refer to the OSFI identification codes on the attestation pages. These codes correspond to the "Return title" on the [Reporting Requirements for Deposit-Taking Institutions](#) website.

Validation rules and XML/XSD schemas

Any updates to the validation rule report or the XML/XSD schemas will be posted on OSFI's website once they are made available within the RRS system.



Additional information / questions

If you have any questions about completing or filing the financial Returns, please call Returns Administration at (613) 991-0609 or email at RRSsupport-SDRsoutien@osfi-bsif.gc.ca.

