

Proposed Capital Requirements Rules Consultation

RULE REFERENCES FOR SELECTED TOPICS

CAUTION: This document provides guidance on the location (i.e., sections, tables, and schedules) of selected topics within the proposed Capital Requirements Rule (the Rule), as a navigational aid for readers to identify key provisions. This document is not a comprehensive or exhaustive summary of the Rule nor of the requirements in the Rule. For complete requirements, readers must refer to the Rule in its entirety.

Topics	Rule References (S= Section)
Amortization of Debt Instrument	S. 22(2); S. 27; Table 1 of Schedule 2
Capital Conservation Buffer	S. 5
Capital Instruments	S. 12; S. 17; Table 1 of Schedule 4
Commercial Real Estate (CRE) Exposures	S. 29; Table 1, Table 5, Table 6 of Schedule 4
Consolidation	S. 2
Corporate Exposures	S. 1; Table 1 and 2 of Schedule 4
Covered Bond	S. 29; Table 1, Table 3, Table 4 of Schedule 4
Credit Risk Weighted Assets of the Credit Union	S. 30; S. 31; S. 32; S. 41
Defaulted Exposures	S. 40; Table 1 of Schedule 4
Deferred Tax Assets	S. 13; S. 14; Table 1 of Schedule 4
Derivatives	Table 2 of Schedule 5
Equity Exposures	S. 38; Table 1 of Schedule 4
Exposures to deposit taking institutions	S. 1; S. 12; Table 1, Table 7 of Schedule 4
Exposures to Government or a province	S. 1; S. 29; S. 39; Table 1 and Table 8 of Schedule 4
General Allowances	S. 22; S. 28
General commercial loans	Table 1 of Schedule 4
Goodwill	S. 13; S. 14; S. 15
Home Equity Line of Credit	S. 29; Table 1 and Table 10 of Schedule 4
Intangible Assets other than Goodwill	S. 13; S. 14; S. 16; S. 21
Leverage Ratio Requirement	Part 6
Mortgage-backed securities	S. 41; Table 1 of Schedule 4
Non-significant investments	S. 13; S. 14; S. 17; S. 21

Topics	Rule References (S= Section)
Off-Balance Sheet Assets	S. 1; S. 31; S. 41; S. 48; Table 1 of Schedule 5
On-Balance Sheet Assets	S. 1; S. 31; Part 5 – Division 4; S. 48; Table 1 of Schedule 4
Operational Risk Weighted Assets	S. 1; S. 30; Part 5 – Division 5
Other TLAC Exposures	S. 12; S. 17; Table 1 of Schedule 4
Project Financing Exposures	S. 29; S. 35; S. 36; Table 1 of Schedule 4
Public Sector Entities	S. 29; Table 1 and Table 9 of Schedule 4
Qualifying Residential Mortgages	S. 29; S. 33; Table 1 of Schedule 4
Regulatory Adjustments	S. 1; S. 6; Part 3 – Division 3; S. 48; Table 1 of Schedule 4
Repurchase Agreement Exposures	S. 39; Table 1 of Schedule 4; Table 1 of Schedule 5
Residential Real Estate (RRE or IPRRE) Exposures	S. 29; S. 33; S. 40; Table 1 and Table 12 of Schedule 4
Retail Exposures	S. 29; S. 37; Table 1 and Table 2 of Schedule 4
Reverse Mortgages	S. 13; S. 19; S. 34; Table 1 and Table 11 of Schedule 4
Risk Based Capital Ratio	S. 1; S. 3; S. 4; Table 1, Table 2, Table 3 of Schedule 1
Securitization	S. 13; S. 28; S. 41; Table 1 of Schedule 4
Significant Investment	S. 13; S. 15; S. 18
Tier 1 Capital	S. 1; S. 3; S. 4; S. 5; Part 3 – Division 1, Division 2 & Division 3; S. 47
Tier 1 Capital Instrument Criteria	S. 8; S. 9; S. 10; S. 11
Tier 2 Capital	S. 1; Part 4; Table 1 of Schedule 2
Tier 2 Capital Instrument Criteria	S. 23; S. 24; S. 25; S. 26
Total Risk Weighted Assets	S. 1; S. 4; Part 5
Transitional Provisions	S. 3; S. 5; S. 16; S. 21; Table 1 to Table 6 of Schedule 1