

December 12, 2017  
File No.: 71000-10  
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**To: CEOs/General Managers, BC Credit Unions**

**Re: Residential Mortgage Loans Report and Completion Guide - Revised**

The Financial Institutions Commission (FICOM) has made revisions to the Residential Mortgage Loans Report (RMLR) completion guide and report template. The revised RMLR completion guide and report template are posted on FICOM's [website](#).

Since the release of RMLR in June 2017, FICOM has made further refinements to the RMLR completion guide and report template. The change control log contains a list of key changes. Reporting frequency and application remain unchanged. The revised RMLR completion guide and report template are effective quarter ending December 2017:

- Credit unions in asset groups 1 and 2 will complete all sections of the RMLR; and
- Credit unions in asset groups 3, 4, 5, and 6 will complete only sections A and B of the RMLR.

FICOM will continue to monitor emerging issues and developments in the credit union industry and may periodically revise the RMLR completion guide and report template to ensure that the report continues to capture appropriate information.

Questions regarding the RMLR completion guide and report template should be addressed to Tiffany Mak at [Tiffany.Mak@ficombc.ca](mailto:Tiffany.Mak@ficombc.ca).

Sincerely,



Mehrdad Rastan  
Executive Director  
Risk, Analytics & Reporting  
Regulation

cc: CFOs/Finance Managers  
BC Credit Unions

TM/db

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- Superintendent of Financial Institutions
  - Superintendent of Pensions
  - Registrar of Mortgage Brokers

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