

EFFECTIVE JUNE 2026

Reporting Instructions: Loan Data Report

B.C. Credit Unions

Contents

1	Introduction	1
1.1	Objectives	1
2	Data Reporting Requirements for Loans and Leases	1
2.1	General Requirements	1
3	Personal Loans and Leases Data Reporting Requirements	3
3.1	Data Field Specifications for the “Data upload 1-LDR” Page	3
3.2	Data Field Specifications for the “Data upload 2-Write-offs” Page	32
3.3	Data Field Specifications for the “Data upload 3-Closed” Page	33
3.4	Data Field Specifications for the “Data upload 4-AML” Page	34
3.5	Data Field Specifications for the “Data upload 5-DefaultNonRE” Page	34
4	Commercial Loans and Leases Data Reporting Requirements	37
4.1	Data Field Specifications for the “Data upload 1-LDR” Page	37
4.2	Data Field Specifications for the “Data upload 2-Write-offs” Page	57
4.3	Data Field Specifications for the “Data upload 3-Closed” Page	58
4.4	Data Field Specifications for the “Data upload 4-AML” Page	58
4.5	Data Field Specifications for the “Data upload 5-DefaultNonRE” Page	59

1 Introduction

These reporting instructions provide guidance to B.C. credit unions (including Central 1 Credit Union but excluding Stabilization Central Credit Union) for completing the Loan Data Report (“LDR”) required to be filed with the Superintendent of Financial Institutions at BC Financial Services Authority (“BCFSA”), as required by the *Financial Institutions Act* (“FIA”). The LDR requirements include reporting granular loans and leases data of the credit union’s personal and commercial loan and lease portfolios. Analysis of collected data is an essential component of BCFSA’s risk-based supervision, and the LDR will allow for better monitoring and in-depth assessments of current and emerging risks in credit unions’ loan and lease portfolios.

1.1 OBJECTIVES

Reporting of granular loans and leases data provides a more comprehensive picture of a credit union’s lending operations and enables effective and efficient risk monitoring and assessment to fulfill BCFSA’s supervisory mandate. Furthermore, collecting loans and leases data as part of regularly scheduled filings streamlines regulatory reporting and eliminates ad hoc requests for this information.

Credit unions should continuously improve their data collection, aggregation, analysis, and reporting capabilities to enhance and support their risk management and reporting practises.

2 Data Reporting Requirements for Loans and Leases

2.1 GENERAL REQUIREMENTS

The credit union must report granular personal and commercial loans, lines of credit, and leases data (as outlined in the LDR reporting templates and these instructions) quarterly and within 20 days of each quarter end.

The LDR must be prepared for the credit union on a consolidated basis, and include residential mortgages, commercial mortgages, personal and commercial loans and leases in the credit union’s books and all the credit union’s subsidiaries’ books. Accounts that are eliminated at consolidation (e.g., a subsidiary’s line of credit account at the credit union) should not be reported.

Note: Outstanding credit card balances and unauthorized overdrafts of deposit accounts are not included in the reported data. Off balance sheet exposures, such as letters of credit, are also not included in the LDR.

Credit unions may begin reporting the LDR on a go-forward basis. BCFSA expects credit unions to capture the appropriate data fields for all new originations and update at renewal/refinance for existing loans and leases.

The LDR data must be reported using the two LDR reporting templates for personal and commercial loans and leases provided by BCFSA. Each template has five “Data upload...” pages, including the LDR page and four subpages for write-offs/recoveries, closed loans, Anti Money Laundering (“AML”) red-flagged borrowers, and defaulted non-real estate secured loans and leases. Reporting requirements and data field specifications are detailed in the following sections of this document (sections 3.1 to 3.5 for personal loans and leases and sections 4.1 to 4.5 for commercial loans and leases). For each data field (loan attribute), the description/specification, data format, data validation, comments, reporting phases, and credit union tiers are provided as follows:

- **Description/ Specification** Outlines the requirements for each data field. If applicable, selections are listed to standardize the data. The credit union must populate the data field by reporting the leading number of the appropriate category where a defined list of categories is provided for a data field. For example, report the leading number (such as "1", "2", or "3", etc.) of the appropriate category listed in the options. If applicable, report multiple items in one data field separated by a semicolon (";"), unless otherwise specified.
- **Data Format** Data types can be alphanumeric, date, integer, or numeric, as specified for each data field. Dollar amounts must be reported in Canadian dollars (CAD). Percentages must be reported in decimal format, including minimum four decimal places (e.g., report 4.95% as 0.0495). Report dates in "YYYY-MM-DD" format.
- **Data Validation** The credit union should aim for completeness when reporting loan data. Data fields can be left blank that are not available for specific records or not applicable to the credit union, unless otherwise specified (see below). The following error type data validation rules are applied to the data to accept or reject an LDR submission:

 - Data type validations on all data fields. Data types must match with the required format, as specified for each data field, to avoid errors and rejected LDR submissions.
 - Blank or N/A validations on a subset of data fields. If applicable and noted as "If blank or N/A the record will be rejected" for a data field, that data field cannot be left blank or reported N/A for any records submitted, to avoid errors and rejected LDR submissions.
 - Pre-defined category validations on a subset of data fields. If applicable and a defined list of categories is provided for a data field, the leading number (i.e., "1", "2", or "3", etc.) of the appropriate category listed in the options must be reported for that data field, to avoid errors and rejected LDR submissions. This data validation only applies when the data field is not blank.
- **Comments** Comments are provided for additional information or clarification.
- **Reporting Phases** Reporting of the LDR begins with personal and commercial loan attributes selected for Phase 1. Then, from Phase 2, all applicable personal and commercial loan attributes must be reported which includes full reporting of Phase 1 plus Phase 2 loan attributes applicable by credit union tiers (i.e., Tier 1 - 4). Data fields are selected "Yes" for either Phase 1 or Phase 2, but Phase 2 data fields are in addition to Phase 1 data fields.
- **Credit Union Tiers** Data fields are selected "Yes" for Tier 1 (>\$5B), Tier 2 (≤\$5B & >\$1B), Tier 3 (≤\$1B & >\$300M), and Tier 4 (≤\$300M) credit unions to report based on the credit union's total assets reported in the Financial and Statistical Return ("FSR") as at the credit union's most recent fiscal year end. Central 1 Credit Union is included in Tier 1. Tier 1 and Tier 2 credit unions must report all loan attributes. Tier 3 credit unions report less attributes and Tier 4 credit unions report the minimum number of loan attributes.

The total of outstanding balances of personal and commercial loans and leases should reconcile to the appropriate personal or commercial loans and leases lines on the balance sheet reported in the FSR. Reconciliation is not required, but discrepancies should be explainable (i.e., total outstanding credit card balances are not reported in the detailed data).

3 Personal Loans and Leases Data Reporting Requirements

3.1 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 1-LDR” PAGE

Tier 1 credit unions with more than \$5 billion in assets, report the following data fields for

- all real estate secured loans; and
- all non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report the following data fields applicable to their tiers for

- all real estate secured loans only.

Loans that are closed as of the reporting date are not included in this LDR page.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			Loan Characteristics									
100	pl_LoanID	Unique Loan/Account ID	Unique loan identifier. As recorded in the credit union's system.	Alphanumeric	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
101	pl_CompanyID	Company ID	For consolidated reporting, identifier of the legal entity (the credit union or its subsidiary) holding the loan/lease in its books.	Alphanumeric		Credit unions with no subsidiaries may leave this data field blank.	Yes		Yes	Yes	Yes	Yes
102	pl_Source	Source of Origination	Source of loan at origination. Select from: 1 - Branch 2 - Broker 3 - Call centre 4 - Mobile 5 - Online 6 - Vehicle dealership	Integer	Select 1-8 or 999	"Online" refers to origination through an online portal. "Mobile" refers to origination through a mobile workforce. An example of a "Partnership business" is a financial planning company.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			7 - Fintech 8 - Partnership business 999 - Other			Source should remain the same at renewal and get updated at refinance, as appropriate.						
103	pl_ProductType	Product Type	Type of loan. Select from: 1 - Residential mortgage 2 - LOC secured by real estate 3 - CLP residential mortgage 4 - CLP LOC secured by real estate 5 - LOC otherwise secured 6 - LOC unsecured 7 - Personal loan otherwise secured 8 - Personal loan unsecured 9 - Personal lease 999 - Other	Integer	Select 1-9 or 999	Combined Loan Product ("CLP") is defined as underwriting a term mortgage and a Home Equity Line of Credit ("HELOC") on a combined basis on the same property with an authorized borrowing limit, so the HELOC limit increases as the mortgage is paid down.	Yes		Yes	Yes	Yes	Yes
104	pl_ProductSubtype	Product Subtype	Type of loan. Select from: 1 - Term mortgage 2 - Interest-only mortgage 3 - Reverse mortgage 4 - Term loan 5 - Interest-only loan 999 - Other	Integer	Select 1-5 or 999	Report HELOCs as "2" (Interest-only mortgage).	Yes		Yes	Yes	Yes	Yes
105	pl_TransactionType	Type of Transaction	Type of transaction. Select from: 1 - New funding 2 - Refinance 3 - Transfer from other financial institution 4 - Renewal	Integer	Select 1-4 or 999	Report "2" (Refinance) when the loan is refinanced within the credit union and report "4" (Transfer from other financial institution) when applicable.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			999 - Other			Reasons to refinance a loan can include to: - Change to the amortization; - Change to the interest rates; and - Change to the amount.						
106	pl_Loan Purpose	Purpose of Loan	Purpose of the loan. Select from: 1 - Purchase of owner-occupied property 2 - Purchase of investment/rental property 3 - Purchase of vacation home 4 - Renovation 5 - Construction 6 - Restructuring 7 - Debt consolidation 8 - Mobile home purchase 9 - Motor vehicle purchase 10 - Pay for education 11 - Building credit rating 12 - Medical expenses 13 - Taxes 14 - Assist family/friends 15 - Retirement fund purchase 16 - Personal expenses 17 - Travel 999 - Other	Integer	Select 1-17 or 999		Yes		Yes	Yes	Yes	Yes
107	pl_OccupancyType	Occupancy Type	Occupancy type. Select from: 1 - Owner occupied/Principal residence 2 - Investment/Rental 3 - Vacation/Second home	Integer	Select 1-4 or 999	Report only for real estate secured loans. Report “4” for mixed occupancy, i.e., owner lives in a home and rents the basement suite.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			4 - Mixed (both Owner occupied and Rental) 999 - Other									
108	pl_Loan Type	Loan Type	Loan category. Select from: 1 - Insured residential real estate 2 - General residential real estate 3 - Income-producing residential real estate 4 - Residential construction 5 - Reverse mortgage 6 - Regulatory retail exposure 7 - Other personal loans and leases	Integer	Select 1-7		Yes		Yes	Yes	Yes	Yes
109	pl_Loan Decision Type	Lending Decision Type	Lending decision was made by. Select from: 1 - System 2 - Adjudicated by a person	Integer	Select 1-2			Yes	Yes	Yes		
110	pl_NIQE quityLending	NIQ/Equity Lending	Flag to denote non-income qualifying ("NIQ") lending or equity lending. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Report only for real estate secured loans, including reverse mortgages. NIQ/Equity Lending refers to loans where traditional income verification was not used to support loan approval and debt-servicing requirements.	Yes		Yes	Yes	Yes	Yes
111	pl_PrepaymentOption	Prepayment Option	Prepayment option status. Select from: 1 - Open 2 - Closed	Integer	Select 1-2		Yes		Yes	Yes	Yes	

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
112	pl_Descrip tionofO ptionality	Description of Optionality	Description of available options (e.g., prepayment, early redemption, etc.). As recorded in the credit union's system.	Alphanumeric			Yes		Yes	Yes		
113	pl_OptionDate	Option Date	Earliest date of optionality. As recorded in the credit union's system.	Date (YYYY-MM-DD)			Yes		Yes	Yes		
114	pl_PrepaymentPe rcentage	Prepayment Percentage	Total percentage that can be prepaid over the term. If open, prepayment percentage corresponds to 100%. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes		
115	pl_InsStatus	Insurance Status	Mortgage impairment insurance status. Select from: 1 - Individually insured 2 - Portfolio insured 3 - Insured (individual or portfolio) 4 - Uninsured	Integer	Select 1-4	Report only for real estate secured loans. Report "3" for insured mortgages where the credit union is unable to distinguish between individually vs portfolio insured.	Yes		Yes	Yes	Yes	Yes
116	pl_Insurer	Insurer Name	Name of the insurer providing mortgage impairment insurance. Select from: 1 - CMHC 2 - Sagen (previously Genworth) 3 - Canada Guaranty 999 - Other	Integer	Select 1-3 or 999	Name of the insurer should be given for both transactional and portfolio insurance. Report only for real estate secured loans. Leave blank for uninsured.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
117	pl_Insurable	Insurable Mortgage	Flag for meeting portfolio insurance criteria of the Department of Finance and mortgage insurer(s). Select from: 1 - Yes 2 - No	Integer	Select 1-2	Applicable for mortgages only. Leave this field blank for mortgages that are already insured or for non-mortgage loans where this field is not applicable. Report "2" (No) if data is not available to establish insurability.		Yes	Yes	Yes	Yes	Yes
118	pl_Securitized	Securitized	Securitization status. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes		Yes	Yes	Yes	Yes
119	pl_Encumbrance	Encumbrance Status	Encumbrance status or "not encumbered". Select from: 1 - Third party borrowing 2 - Residential Mortgage-Backed Securities ("RMBS") 3 - Not encumbered 999 - Other secured borrowing	Integer	Select 1-3 or 999		Yes		Yes	Yes		
120	pl_CreditProtectionIns	Borrower Credit Protection Insurance	Indicate if credit protection insurance was purchased with the loan at origination. Select from: 1 - Life coverage 2 - Critical illness coverage 3 - Disability coverage 4 - Job loss coverage 5 - Other coverage 6 - No credit protection insurance	Integer (or Alphanumeric if multiple reported)		Credit protection insurance refers to optional insurance products that provides coverage that may help borrowers pay off their loan in the event of job loss, critical illness, accident, or death. If multiple coverages apply, report the leading number of all applicable selections separated by a semicolon (";").		Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
121	pl_Delinquent	Delinquency Status	Delinquency status. Select from 1 - Yes 2 - No	Integer	Select 1-2	Status is considered delinquent when payment is one or more days past due.	Yes		Yes	Yes	Yes	Yes
122	pl_Days Delinquent	Number of Days Delinquent	Number of days delinquent as of reporting date. Report "0" if not delinquent. As recorded in the credit union's system.	Integer (in days)			Yes		Yes	Yes	Yes	Yes
123	pl_PastDueAmount	Past Due Amount	Amount of the payment overdue, as of reporting date.	Numeric				Yes	Yes	Yes	Yes	Yes
124	pl_DefaultStatus	Default Status	Default status of the loan. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes		Yes	Yes	Yes	Yes
125	pl_DefaultReasons	Default Reasons	Reason for default. Select from: 1 - Payment > 90 days past due 2 - Borrower default on other accounts 999 - Other	Integer	Select 1-2 or 999			Yes	Yes	Yes	Yes	
126	pl_IFRS9Stage	IFRS 9 Stage	IFRS 9 stage for calculation of the allowance for expected credit losses ("ECL") associated with the loan. Select from: 1 - Stage 1 2 - Stage 2	Integer	Select 1-3			Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			3 - Stage 3									
127	pl_IFRS9Allowance	IFRS 9 Allowance	Amount of allowance for ECL associated with the loan, if the allowance is calculated at an individual loan level.	Numeric		Credit unions may leave this field blank if the allowance is calculated at a portfolio level.		Yes	Yes	Yes	Yes	Yes
128	pl_ECL_PD	Probability of Default	Probability of default ("PD") for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)		Report PD as assigned at an individual loan level or at a portfolio level.		Yes	Yes	Yes	Yes	
129	pl_ECL_LGD	Loss Given Default	Loss given default ("LGD") for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)		Report LGD as assigned at an individual loan level or at a portfolio level.		Yes	Yes	Yes	Yes	
130	pl_FundingDate	Original Disbursement/ Funding Date	Original disbursement/funding date of the loan. As recorded in the credit union's system.	Date (YYYY-MM-DD)		For renewed loans, keep the original disbursement/funding date. For refinanced loans, update with the current disbursement/funding date. A mortgage first originated on January 31, 2020 and renewed on January 31, 2025 for a 5 year term would have the following attributes: - pl_FundingDate = 2020-01-31 - pl_CurrentFundingDate = 2025-01-31 - pl_MaturityDate = 2030-01-31	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
						- pl_LoanTerm = 60 A mortgage first originated on January 31, 2020 and refinanced on January 31, 2025 for a 5 year term would have the following attributes: - pl_FundingDate = 2025-01-31 - pl_CurrentFundingDate = 2025-01-31 - pl_MaturityDate = 2030-01-31 - pl_LoanTerm = 60						
131	pl_CurrentFundingDate	Current Disbursement/Funding Date	Disbursement/Funding date associated with the current loan term. As recorded in the credit union's system.	Date (YYYY-MM-DD)	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
132	pl_MaturityDate	Maturity Date	Next renewal date of current loan term. Leave blank for HELOC or revolving products. As recorded in the credit union's system.	Date (YYYY-MM-DD)		Maturity date should equal current disbursement/funding date plus the loan term.	Yes		Yes	Yes	Yes	Yes
133	pl_LoanTerm	Loan Term	Full term of loan in months that corresponds to the length of time over which the current interest rate and terms and conditions apply. As recorded in the credit union's system.	Integer (in months)			Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
134	pl_Initial Amortization	Initial Amortization Period	Initial contractual amortization period in months. Report "0" if the loan is non-amortizing. As recorded in the credit union's system.	Integer (in months)			Yes		Yes	Yes	Yes	Yes
135	pl_RemainingAmortization	Remaining Amortization Period	The number of months remaining before the loan will be fully paid off. Remaining amortization should take into account accelerated payment schedules and any pre-payments. Report "0" if the loan is non-amortizing. As recorded in the credit union's system.	Integer (in months)		In situations where the fixed payment amounts neither cover interest charges nor reduce the principal, please populate with the value "9999" until the situation changes (e.g., loan is renewed, payments once again reduce the principal, etc.). In situations where the fixed payment amounts cover interest charges but are insufficient to reduce principal, please populate with the value "8888" until the situation changes.	Yes		Yes	Yes	Yes	Yes
136	pl_InterestType	Interest Rate Type	Type of interest charged on the loan. Select from: 1 - Fixed rate 2 - Variable rate 3 - Adjustable rate 4 - Capped variable rate 999 - Other	Integer	Select 1-4 or 999	For variable rate loans, interest rates change with the reference rate, but the monthly payments stay the same. For adjustable rate loans, interest rates change with the reference rate and the monthly payments adjust with rate changes.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
137	pl_InterestRate	Interest Rate	Latest interest rate charged on the product (as of reporting date). As recorded in the credit union's system.	Numeric (percentage in decimal format)	If blank or N/A the record will be rejected.	For variable rate loans, this should be the sum of "Interest Rate - Prime" and "Interest Rate - Spread."	Yes		Yes	Yes	Yes	Yes
138	pl_Compounding Frequency	Compounding Frequency	Compounding frequency of the interest rate. Select from: 1 - Monthly 2 - Semi-annual 3 - Annual 999 - Other	Integer	Select 1-3 or 999			Yes	Yes	Yes	Yes	
139	pl_ReferenceRate	Reference Rate	The reference rate, i.e., the interest rate - prime used to price the loan. Select from: 1 - Credit union's prime rate 2 - Bank of Canada ("BoC") policy rate 999 - Other	Integer	Select 1-2 or 999	Leave blank for fixed rate loans.	Yes		Yes	Yes		
140	pl_InterestRatePrime	Interest Rate - Prime	Latest prime component of the interest rate charged on the product (as of reporting date). As recorded in the credit union's system.	Numeric (percentage in decimal format)		Leave blank for fixed rate loans.	Yes		Yes	Yes	Yes	Yes
141	pl_InterestRateSpread	Interest Rate - Spread	Spread component of the interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)		Leave blank for fixed rate loans.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
142	pl_ApprovedAmount	Approved Amount	Amount approved/authorized at origination. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
143	pl_OutstandingBalance	Outstanding Amount/Balance	Current outstanding amount/balance. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
144	pl_CoLending	Co-lending	For credit unions conducting co-lending, indicate if the loan is part of a co-lending arrangement with another lender. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Co-lending refers to situations where multiple lenders jointly provide loans to the borrower.		Yes	Yes	Yes	Yes	Yes
145	pl_Currency	Currency	Report currency the loan was funded in. Select from: 1 - CAD 2 - USD 999 - Other	Integer	Select 1-2 or 999	Report "1" for CAD currency as a default value.		Yes	Yes	Yes	Yes	Yes
146	pl_DownPayment	Down Payment Amount	Amount of down payment. As recorded in the credit union's system.	Numeric				Yes	Yes	Yes		
147	pl_DownPaymentSource	Source of Down Payment	Source of the loan's down payment. Select from: 1 - Savings accounts 2 - Borrowed funds 3 - Borrowed funds (secured by same property) 4 - Investments	Integer	Select 1-6 or 999	Report only for real estate secured loans. Select the option that corresponds to the source of the largest amount.		Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			5 - Cash gift 6 - Sale of property 999 - Other									
148	pl_PaymentFrequency	Payment Frequency	Frequency of payments (e.g., monthly). Select from: 1 - Weekly 2 - Accelerated weekly 3 - Bi-weekly 4 - Accelerated bi-weekly 5 - Semi-monthly 6 - Monthly 7 - Quarterly 999 - Other	Integer	Select 1-7 or 999		Yes		Yes	Yes	Yes	Yes
149	pl_ScheduledPaymentAmount	Scheduled Payment Amount	Amount of scheduled payment (corresponding to the payment frequency). As recorded in the credit union's system.	Numeric		For variable rate fixed payment loans that have reached a point at which required payments have increased (e.g., trigger rate breached), if the increase happens per the contract, please provide the increased payment amount; if the increase is a workout agreement, continue to show contracted fixed payment amount (and reflect actual payment amounts in Payment Amount - Principal and Payment Amount - Interest).	Yes		Yes	Yes	Yes	Yes
150	pl_PaymentPrincipal	Payment Amount - Principal	Latest amount of principal payment per payment interval.	Numeric			Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			As recorded in the credit union's system.									
151	pl_PaymentInterest	Payment Amount - Interest	Latest amount of interest payment per payment interval. As recorded in the credit union's system.	Numeric			Yes		Yes	Yes	Yes	Yes
152	pl_ExceptiontoPolicy	Exception to Policy	Exception to policy status at origination. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Report exceptions to the credit union's Investment and Lending Policy ("ILP").	Yes		Yes	Yes	Yes	Yes
153	pl_DescriptionofException	Description of Exception	Description of exception if exception status is "Yes". Exceptions to internal policy might be captured in multiple fields. As recorded in the credit union's system.	Alphanumeric		Amongst others, exceptions to policy include LTV, GDS, TDS, Amortization, Credit Score, HELOC, and any other type of exception as recorded in the credit union's system. For multiple exception types, report the respective types separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
154	pl_WholeLoanPurchase	Whole Loan Purchase	Flag to denote whole loan purchase. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Report exclusive of loans acquired in business combination (asset acquisition or merger).		Yes	Yes	Yes	Yes	
155	pl_AccruedInterest	Accrued Interest	Amount of accrued interest.	Numeric			Yes		Yes	Yes	Yes	
			Risk Characteristics									

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
156	pl_GDS	GDS	Gross Debt Service (“GDS”) ratio, calculated at the contract interest rate. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes
157	pl_TDS	TDS	Total Debt Service (“TDS”) ratio, calculated at the contract interest rate. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes
158	pl_TDS_Capital	TDS Used for Capital	TDS ratio used to derive risk-weighted assets for capital calculation.	Numeric (percentage in decimal format)				Yes	Yes	Yes	Yes	Yes
159	pl_LTV	LTV at Origination	Loan-to-Value (“LTV”) ratio for this loan used for approval. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes		
160	pl_CLTV atOrigination	Combined LTV at Origination	Combined LTV at origination refers to the ratio of approved amount of term mortgages and authorized limit of secured lines of credits on all collateral that supports the loan to the total collateral value at loan origination. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes
161	pl_CLTV Latest	Combined LTV	Combined LTV refers to the ratio of the outstanding balance of term mortgages and authorized limit of secured lines of credits	Numeric (percentage			Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			on all collateral that supports the loan to the total collateral value. As recorded in the credit union's system.	in decimal format)								
			Collateral Characteristics									
162	pl_CollateralType	Type of Collateral	Type of collateral/security. Select from: 1 - Real estate 2 - Cash/Deposits 3 - Auto/Vehicle 4 - Security instruments issued by levels of gov't (e.g., Canada, province, municipality) 5 - Not secured 999 - Other	Integer	Select 1-5 or 999	For loans secured by multiple type of collateral, select the type of collateral which has the highest combined value.	Yes		Yes	Yes	Yes	Yes
163	pl_RightstoCollateral	Rights to Collateral	Status of the credit union's access right to the collateral. Select from: 1 - 1st lien 2 - 2nd lien 999 - Other	Integer	Select 1-2 or 999	Refers to the security charge registered on the collateral. Leave blank for unsecured loans. For loans secured by multiple properties, report the rights to collateral of the property with the highest value.		Yes	Yes	Yes	Yes	Yes
164	pl_CoOwnershiponCollateral	Co-ownership on Collateral	Number of individuals/institutions with claims to the collateral.	Integer		Co-ownership occurs when two or more parties share ownership rights over the collateral property.		Yes	Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
165	pl_LocationofCollateral	Location of Collateral - Postal Code	Postal code in which the collateral is located. As recorded in the credit union's system.	Alphanumeric		For multiple properties pledged as collateral, report the respective postal codes separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
166	pl_CollateralStreetCivicNumber	Location of Collateral - Street Name and Civic Number	Exact address of collateral. Street name and Civic number (or Lot number if Civic number does not exist yet). As recorded in the credit union's system.	Alphanumeric		For multiple properties pledged as collateral, report the respective addresses separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
167	pl_PropertyIdentifier	Property Identifier	Property Identifier ("PID") from the land title register. As recorded in the credit union's system.	Alphanumeric		Report PID with hyphens (i.e., XXX-XXX-XXX). For multiple properties pledged as collateral, report the respective PIDs separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
168	pl_NumberProperties	Number of Properties	Number of properties pledged as collateral on the loan application.	Integer			Yes		Yes	Yes		
169	pl_MarketValueatOrigination	Market Value of Collateral at Origination	Total market value of collateral supporting the loan, at origination. As recorded in the credit union's system.	Numeric (or Alphanumeric if multiple reported)		For loans supported by multiple properties, report the market value for each property separated by a semicolon (";").	Yes		Yes	Yes		
170	pl_SourceMarketValueatOrigination	Source of Market Value at Origination	Source of the market value at origination. Select from: 1 - Full Appraisal 2 - Assessment	Integer	Select 1-8 or 999	"Full Appraisal" refers to online research and physical inspection of the home, including the inside of the home. "Desk review" refers to online research only, including	Yes		Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			3 - Valuator (comparable sales) 4 - Lender automated process 5 - Desk review 6 - Drive-by 7 - Mortgage insurer model (e.g., EMILI) 8 - Purchase price 999 - Other			comparable sales. "Drive-by" refers to online research and visit of the home to make note of the condition of the property and take exterior photos. For loans secured by multiple properties, report the source of the property with the highest value.						
171	pl_CollateralVLatest	Value of Collateral [Latest]	Most recent total value of the collateral supporting the loan. As recorded in the credit union's system.	Numeric (or Alphanumeric if multiple reported)		For loans supported by multiple properties, report the collateral value for each property separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
172	pl_SourceCollateralVLatest	Source of Value of Collateral [Latest]	Source of the most recent value of the collateral. Select from: 1 - Full Appraisal 2 - Assessment 3 - Valuator (comparable sales) 4 - Lender automated process 5 - Desk review 6 - Drive-by 7 - Mortgage insurer model (e.g., EMILI) 8 - Purchase price 999 - Other	Integer	Select 1-8 or 999	For loans secured by multiple properties, report the source of the property with the highest value.	Yes		Yes	Yes	Yes	Yes
173	pl_CollateralVDateLatest	Date of Value of Collateral [Latest]	Date of the most recent determination of the value of the collateral. As recorded in the credit union's system.	Date (YYYY-MM-DD)		For loans secured by multiple properties, report the date of the property with the highest value.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
174	pl_DwellingType	Dwelling Type	Type of dwelling. Select from: 1 - Single family detached 2 - Semi-detached 3 - Condominium/Apartment 4 - Row/Townhouse 5 - Vacant land 6 - Mobile home 7 - Property with multiple residential units 1-4 999 - Other	Integer	Select 1-7 or 999	Report for real estate secured loans. Examples for multiple residential units include duplex, triplex, etc. For loans secured by multiple properties, select the dwelling type of the property with the highest value.	Yes		Yes	Yes	Yes	Yes
175	pl_PropertyTenureType	Property Tenure Type	Ownership type. Select from: 1 - Freehold 2 - Strata 3 - Co-op 4 - Leasehold 999 - Other	Integer	Select 1-4 or 999	Report for real estate secured loans. For loans secured by multiple properties, select the tenure type of the property with the highest value.		Yes	Yes	Yes		
176	pl_ConstructionLoan	New Construction	Indicate if the collateral property is a newly constructed home/condo (directly from builder or self-build). Select from: 1 - Yes 2 - No	Integer	Select 1-2	Report for real estate secured loans.		Yes	Yes	Yes		
			Guarantor									
177	pl_Guarantor	Guarantor	Guarantor status. Select from: 1 - Yes	Integer	Select 1-2			Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			2 - No									
178	pl_GuarantorIncome	Guarantor Income	Income of the guarantor.	Numeric		Annualized amount For multiple guarantors, report the combined amount for all guarantors.		Yes	Yes	Yes		
			Borrower Characteristics									
179	pl_BorrowerID	Unique Member/Borrower ID	Unique member/borrower identifier. As recorded in the credit union's system.	Alphanumeric	If blank or N/A the record will be rejected.	For multiple borrowers, if multiple IDs are available, report each ID separated by a semicolon (;).	Yes		Yes	Yes	Yes	Yes
180	pl_CustomerID	Customer/Member ID	The customer/member identifier is commonly referred to as a Customer Information File ("CIF") number of the account holder.	Alphanumeric		For multiple borrowers, report Customer/Member ID separated by a semicolon (;).	Yes		Yes	Yes	Yes	Yes
181	pl_BorrowerType	Borrower Type	Borrower type Select from: 1 - Individual 2 - Entity	Integer	Select 1-2	Report personal trust, personal investment company and holding company as category "2" (Entity).	Yes		Yes	Yes	Yes	Yes
182	pl_Number of Borrowers	Number of Borrowers	Number of borrowers on the loan application, excluding guarantors.	Integer			Yes		Yes	Yes		
183	pl_BorrowerPostalCode	Borrower Postal Code	Primary borrower's postal code (if different from the property's postal code).	Alphanumeric				Yes	Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
184	pl_BorrowerBirthYear	Borrower Birth Year	Birth year of the primary borrower.	Date (YYYY)				Yes	Yes	Yes		
185	pl_BorrowerMembershipTenure	Borrower Membership Tenure	Number of years the borrower has been a member of the credit union.	Integer		For multiple borrowers, report the maximum membership tenure.		Yes	Yes	Yes		
186	pl_BorrowerEmploymentIndustry	Borrower Employment Industry	Employment industry of the primary borrower. Provide North American Industry Classification System ("NAICS") code if available. As recorded in the credit union's system.	Alphanumeric		If the NAICS code is not available, apply the latest high-level NAICS industry classifications defined by Statistics Canada.	Yes		Yes	Yes	Yes	Yes
187	pl_EmployerName	Name of Employer	Name of primary borrower's employer. As recorded in the credit union's system.	Alphanumeric			Yes		Yes	Yes	Yes	
188	pl_IncomeStatus	Income Status	Status of employment of the primary borrower. Select from: 1 - Salary full-time 2 - Salary part-time 3 - Hourly 4 - Seasonal 5 - Contract 6 - Self-employed 7 - Unemployed 8 - Retiree/Pensioner 999 - Other	Integer	Select 1-8 or 999		Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
189	pl_BorrowerNetWorth	Borrower's Net Worth	Borrower's net worth (if a factor in the lending decision).	Numeric		For multiple borrowers, report the combined net worth.		Yes	Yes	Yes	Yes	
190	pl_CBSVariable	Credit Bureau Score Variable	Name of the credit bureau score variable used. Select from: 1 - FICO 2 - CRP 3 - Empirica 4 - CreditVision 999 - Other	Integer	Select 1-4 or 999			Yes	Yes	Yes		
191	pl_CBSPProvider	Credit Bureau Score Provider	The name of the credit bureau score provider. Select from: 1 - Equifax 2 - TransUnion 999 - Other	Integer	Select 1-2 or 999			Yes	Yes	Yes	Yes	
192	pl_CBScore	Credit Bureau Score at Origination	Borrower's credit score(s) used for approval. As recorded in the credit union's system.	Integer (or Alphanumeric if multiple reported)		For multiple borrowers, report the respective scores separated by a semicolon (";").	Yes		Yes	Yes	Yes	
193	pl_CBSLatest	Credit Bureau Score [Latest]	Borrower's latest credit score(s). As recorded in the credit union's system.	Integer (or Alphanumeric if multiple reported)		For multiple borrowers, report the respective scores separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
194	pl_CBSLatestDate	Date of Credit Bureau Score [Latest]	Date of the borrower's latest credit score(s) determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)			Yes		Yes	Yes	Yes	Yes
195	pl_BNSProvider	Bankruptcy Score Provider	The name of the bankruptcy score provider. Select from: 1 - Equifax 2 - TransUnion 999 - Other	Integer	Select 1-2 or 999	Leave blank if not collected.		Yes	Yes	Yes		
196	pl_BNScore	Bankruptcy Score at Origination	Borrower's bankruptcy score at origination. As recorded in the credit union's system.	Integer (or Alphanumeric if multiple reported)		Leave blank if not collected. For multiple borrowers, report the respective scores separated by a semicolon (";").		Yes	Yes	Yes		
197	pl_BNScoreLatest	Bankruptcy Score [Latest]	Borrower's latest bankruptcy score. As recorded in the credit union's system.	Integer (or Alphanumeric if multiple reported)		Leave blank if not collected. For multiple borrowers, report the respective scores separated by a semicolon (";").		Yes	Yes	Yes		
198	pl_BNScoreLatestDate	Date of Bankruptcy Score [Latest]	Date of the borrower's latest bankruptcy score determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)		Leave blank if not collected.		Yes	Yes	Yes		
199	pl_EmploymentIncome	Employment Income	Regular employment income. This includes salary and other employment income such as: - Bonuses - Commissions - Automobile allowance	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			- Other, as recorded in the credit union's system.									
200	pl_PensionIncome	Pension Income	Regular retirement or pension income.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes	Yes	Yes
201	pl_RentalIncomeSubjectProperty	Rental Income Subject Property	Regular gross rental income coming from the property that is subject to the mortgage application.	Numeric		Annualized amount Provide gross rental income, without applying rental off-set and do not net against expenses. Include income that come from renting out parking spots.		Yes	Yes	Yes	Yes	Yes
202	pl_RentalIncome	Other Rental Income	All other rental income.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes	Yes	
203	pl_RentalLocation	Rental Location	Postal code(s) of all rental property.	Alphanumeric		For multiple properties, report the respective postal codes separated by a semicolon (";").		Yes	Yes	Yes	Yes	
204	pl_InvestmentIncome	Investment Income	Investment income in CAD from interest payments, dividends, capital gains collected upon the sale of a security or other assets, and any other profit made through an investment of any kind. Investment income also includes:	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			- Retirement Income Fund (“RIF”) minimum annual payments - Trust income - Corporate earnings									
205	pl_SupportAlimonyReceived	Child Support and/or Alimony Received	Child support is a periodic income received by a parent for the financial benefit of a child following the end of a marriage or other relationship. Spousal support or alimony is the legal right of a person to receive financial support from their spouse before or after marital separation or divorce.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
206	pl_ChildTaxBenefits	Child Tax Benefits	Tax-free payment made to eligible families to help them with the cost of raising children under age 18.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
207	pl_InsurancePayouts	Insurance Payouts	Regular insurance payouts (including lump sum and periodic payments), including but not limited to: - Permanent and long-term disability income - Workers’ compensation benefits.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
208	pl_SelfEmployment	Self/Contract Employment	Periodic earnings from self/contract employment or business ownership. These can include: - Foster care income - Service contracts (e.g., community living income)	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			- Dog sitting business - Other									
209	pl_TDSIncome_Capital	TDS Income for Capital	Amount of total income used in the calculation of TDS used for capital.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.		Yes	Yes	Yes	Yes	Yes
210	pl_LoanPayments	Loan/Mortgage Payments	Amount of periodic payments to satisfy mortgages (including the subject property) and other personal loans.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.		Yes	Yes	Yes	Yes	Yes
211	pl_CCPayments	Credit Card Payments (all)	Periodic contribution made to pay off credit card debt.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
212	pl_CCLim	Credit Card Limit (all)	Sum of limits on all active credit cards.	Numeric		For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
213	pl_VehiclePayment	Vehicle Loan Payment	Periodic contribution made to pay off vehicle loan or lease payment.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
214	pl_StudentPayment	Student Loan Payment	Periodic contribution made to pay off student debt.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
215	pl_LOCPayments	Lines of Credit Payments (all)	Periodic contribution made to pay back all lines of credit.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
216	pl_CLimLOCPayments	Combined Limits of Lines of Credit Payments (all)	Current combined limits on all lines of credit.	Numeric		For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
217	pl_UtLOCPayments	Drawn/Utilized Amounts of Lines of Credit Payments (all)	Current combined drawn/utilized amounts of all lines of credit payments.	Numeric		For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
218	pl_OLPayments	Other Loan Payments	Amount of periodic payments not covered under the categories above.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
219	pl_PropertyTaxes	Property Taxes	Amount paid by the owner of the property to the local government or municipal corporation based on the value of the owned property, including land.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
220	pl_HeatExp	Heat Expenses	Periodic contribution of the actual heating costs for the subject property.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
221	pl_Con oFees	Strata/Condo minium Fees	Periodic contribution to cover condo maintenance and operating expenses.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
222	pl_Rent	Rent	Regular payment to a landlord for the use of property. Include parking spot rental (pad rental) and subleases.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
223	pl_CAlim onyPay ments	Child Support and/or Alimony Payments	Child support is a periodic payment made by a parent for the financial benefit of a child following the end of a marriage or other relationship. Spousal support or alimony is the legal obligation on a person to provide financial support to their spouse before or after marital separation or divorce.	Numeric		Annualized amount For multiple borrowers, report the combined amount for all borrowers.	Yes		Yes	Yes		
			Loan Characteristics - Optional Reporting ¹									
224	pl_Paym entDefer ral	Payment Deferral Indicator	Indicate if there is an agreement with the borrower to delay or defer mortgage payments (both principal and interest), as of reporting date. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes

¹ Credit unions may leave the following fields (ID# 224-231) blank and report only during periods when requested by BCFSa.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
225	pl_PreviousPaymentDeferral	Previous Payment Deferral Indicator	Indicate if there was an agreement with the borrower to delay or defer mortgage payments since loan origination. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes, upon request	Yes, upon request	Yes	Yes		
226	pl_TempArrange	Temporary Payment Arrangement/Forbearance	Indicate whether the loan has a temporary payment arrangement/forbearance that is different from the original terms and conditions of the loan. Select from: 1 - Yes 2 - No	Integer	Select 1-2	If both principal and interest payments have been delayed, mark this field as “No” and the Payment Deferral Indicator field as “Yes”.	Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes
227	pl_StartDateTempArrange	Temporary Payment Arrangement/Forbearance Start Date	Date at which the latest temporary payment arrangement/forbearance is adopted. This start date is expected for all loans that have indicated “Yes” as temporary payment arrangement/forbearance. As recorded in the credit union’s system.	Date (YYYY-MM-DD)			Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes
228	pl_EndDateTempArrange	Temporary Payment Arrangement/Forbearance End Date	Date at which the latest temporary payment arrangement/forbearance is expected to end.	Date (YYYY-MM-DD)			Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes
229	pl_LumpsumPayment	Amount of Lumpsum Payment	Amount of lump sum payment made towards principal and/or interest as part of	Numeric			Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			the temporary payment arrangement/forbearance. As recorded in the credit union's system.									
230	pl_InterestOnly	Interest Only	Indicates whether the borrower makes interest-only payments and no principal repayment. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Interest only means no principal repayment, including both non / negative amortization.	Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes
231	pl_InterestOnlyPartial	Interest Only - Partial	Indicates whether the loan has an interest-only payment and the amount paid only partially covers interest expenses. Select from: 1 - Yes 2 - No	Integer	Select 1-2	If interest-only payment is "Yes" and the amount paid does not cover the full interest expense, please select "Yes".	Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes

3.2 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 2-WRITE-OFFS” PAGE

Sub-page for write-offs and recoveries. Report the loan ID, write-off date and amount, loan recovery date and amount for all full or partial write-offs and recoveries processed during the reporting period (i.e., quarter).

Tier 1 credit unions with more than \$5 billion in assets, report for

- all real estate secured loans; and
- all non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report for

- all real estate secured loans; and
- defaulted non-real estate secured loans and leases that are in the write-off process.

BCFSA expects credit unions to keep reporting defaulted and written off loans in the LDR during the entire lifecycle of default, collection, and collateral liquidation and closure. If a loan is closed as of the reporting date but has write-offs or recoveries during the reporting period (i.e., quarter), this loan should also be included in this write-off and recoveries sub-page.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
232	pl_LoanID_WriteOffRecovery	Loan ID - Write-off/Recovery	Report the Loan ID for loans with full or partial write-offs or recoveries during the reporting period.	Alphanumeric			Yes		Yes	Yes	Yes	Yes
233	pl_WriteOffDate	Write-off Date	The date the loan was written off.	Date (YYYY-MM-DD)		If there was a partial write off with additional write offs in subsequent months, those subsequent write offs should be reported in the reporting periods they occur.	Yes		Yes	Yes	Yes	Yes
234	pl_WriteOffAmount	Write-off Amount	Amount written off in the reporting period.	Numeric			Yes		Yes	Yes	Yes	Yes
235	pl_LoanRecoveryDate	Loan Recovery Date	The date the loan amount was recovered.	Date (YYYY-MM-DD)		If there was a partial recovery with additional recoveries in subsequent months, those subsequent recoveries should be reported in the reporting periods they occur.	Yes		Yes	Yes	Yes	Yes
236	pl_LoanRecoveryAmount	Loan Recovery Amount	Loan recovery amount in the reporting period.	Numeric			Yes		Yes	Yes	Yes	Yes

3.3 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 3-CLOSED” PAGE

Sub-page for closed loans. Report a list of loan IDs for loans that have been closed during the reporting period (i.e., quarter).

Tier 1 credit unions with more than \$5 billion in assets, report for

- all real estate secured loans; and
- all non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report for

- all real estate secured loans, and
- defaulted non-real estate secured loans and leases.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
237	pl_LoanID_Closed	Loan ID - Closed Loans	Report the Loan ID for loans that have been closed during the reporting period.	Alphanumeric				Yes	Yes	Yes	Yes	Yes

3.4 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 4-AML” PAGE

Sub-page for AML red-flagged borrowers. Report a list of member/borrower IDs flagged for AML risk as at the reporting date (i.e., quarter-end). All credit unions (Tier 1 - 4), report all AML red-flagged borrowers.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
238	pl_AML_RedFlaggedBorrowerID	AML Red-flagged Member/Borrower ID	Report the member/borrower ID where the credit union identified higher AML risk (i.e., the borrower was flagged for unusual or suspicious activities).	Alphanumeric				Yes	Yes	Yes	Yes	Yes

3.5 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 5-DEFAULTNONRE” PAGE

Sub-page for defaulted non-real estate secured loans. Note: Tier 1 credit unions with more than \$5 billion in assets should not complete section 3.5, as they have already reported these data fields in section 3.1 for defaulted real estate and non-real estate secured loans and leases. Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report the following data fields (subset of data fields from section 3.1) for all non-real estate secured loans and leases that are defaulted or in the write off process.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
239	pl_Default NonRE_L oanID	Unique Loan/Account ID	Unique loan identifier. As recorded in the credit union's system.	Alphanumeric	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
240	pl_Default NonRE_C ustomerID	Customer/Member ID	The customer/member identifier is commonly referred to as a Customer Information File ("CIF") number of the account holder.	Alphanumeric			Yes		N/A	Yes	Yes	Yes
241	pl_Default NonRE_F undingDate	Original Disbursement/Funding Date	Original disbursement/funding date of the loan. As recorded in the credit union's system.	Date (YYYY-MM-DD)	If blank or N/A the record will be rejected.	For renewed loans, keep the original disbursement/funding date. For refinanced loans, update with the current disbursement/funding date.	Yes		N/A	Yes	Yes	Yes
242	pl_Default NonRE_A pprovedAmount	Approved Amount	Amount approved/authorized at origination. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
243	pl_Default NonRE_D efaultDate	Default Date	The date the loan defaulted.	Date (YYYY-MM-DD)	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
244	pl_Default NonRE_In terestType	Interest Rate Type	Type of interest charged on the loan. Select from: 1 - Fixed rate 2 - Variable rate 3 - Adjustable rate 4 - Capped variable rate	Integer	Select 1-4 or 999		Yes		N/A	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			999 - Other									
245	pl_Default NonRE_In terestRate	Interest Rate	Latest interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)	If blank or N/A the record will be rejected.	If the loan has been written off, report the latest interest rate charged on the product prior to write off.	Yes		N/A	Yes	Yes	Yes
246	pl_Default NonRE_P roductType	Product Type	Type of loan. Select from: 5 - LOC otherwise secured 6 - LOC unsecured 7 - Personal loan otherwise secured 8 - Personal loan unsecured 9 - Personal lease 999 - Other	Integer	Select 5-9 or 999		Yes		N/A	Yes	Yes	Yes
247	pl_Default NonRE_C ollateralType	Type of Collateral	Type of collateral/security. Select from: 2 - Cash/Deposits 3 - Auto/Vehicle 4 - Security instruments issued by levels of gov't (e.g., Canada, province, municipality) 5 - Not secured 999 - Other	Integer	Select 2-5 or 999		Yes		N/A	Yes	Yes	Yes
248	pl_Default NonRE_O utstanding Balance	Outstanding Amount/Balan ce	Current outstanding amount/balance. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
249	pl_Default NonRE_D	Number of Days Delinquent	Number of days delinquent as of reporting date.	Integer (in days)	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
	aysDelinq uent		If the loan has been fully written off, record the number of days it was delinquent before the write-off.									
250	pl_Default NonRE_L TV	LTV at Origination	LTV ratio used for approval. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		N/A	Yes	Yes	Yes
251	pl_Default NonRE_C ollateralV Latest	Value of Collateral [Latest]	Most recent total value of the collateral supporting the loan. As recorded in the credit union's system.	Numeric			Yes		N/A	Yes	Yes	Yes
252	pl_Default NonRE_IF RS9Allow ance	IFRS 9 Allowance	Amount of allowance for ECL associated with the loan, before the loan is fully written off.	Numeric	If blank or N/A the record will be rejected.			Yes	N/A	Yes	Yes	Yes

4 Commercial Loans and Leases Data Reporting Requirements

4.1 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 1-LDR” PAGE

Tier 1 credit unions with more than \$5 billion in assets, report the following data fields for

- all real estate secured loans; and
- all non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report the following data fields applicable to their tiers for

- all real estate secured loans only.

Loans that are closed as of the reporting date are not included in this LDR page.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			Loan Characteristics									
500	cl_LoanID	Unique Loan/Account ID	Unique loan identifier. As recorded in the credit union's system.	Alphanumeric	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
501	cl_Branch ID	Branch ID	The branch's identification number. As recorded in the credit union's system.	Alphanumeric				Yes	Yes	Yes	Yes	Yes
502	cl_CompanyID	Company ID	For consolidated reporting, identifier of the legal entity (the credit union or its subsidiary) holding the loan/lease in its books.	Alphanumeric		Credit unions with no subsidiaries may leave this data field blank.	Yes		Yes	Yes	Yes	Yes
503	cl_LoanType	Loan Type	Loan category Select from: 1 - CRE - Residential (multi-residential) 2 - CRE - Owner-Occupied 3 - CRE - Income-Producing 4 - CRE - Construction (multi-residential) 5 - CRE - Construction (general) 6 - CRE - Construction (speculative) 7 - Land-only 8 - General commercial loans (excl. regulatory retail exposure) 9 - Regulatory retail exposure 10 - Other commercial loans and leases	Integer	Select 1-10	Report commercial real estate ("CRE") secured loans on residential property (i.e., 1-4 units) as category "3" (CRE - Income-Producing). For construction loans, report the appropriate category "5" (CRE - Construction (general)) or "6" (CRE - Construction (speculative)). Report subdivision financing and other land development loans with the appropriate category "4" (CRE - Construction (multi-residential)) or "5" (CRE - Construction	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
						(general)) or “6” (CRE - Construction (speculative)).						
504	cl_ProductType	Product Type	Type of loan. Select from: 1 - LOC secured by real estate 2 - LOC otherwise secured 3 - LOC margined 4 - LOC unmargined 5 - Loan secured by real estate 6 - Loan otherwise secured 7 - Canada Small Business Financing Program ("CSBFP") loan 8 - Cash secured 9 - Lease 999 - Other	Integer	Select 1-9 or 999		Yes		Yes	Yes	Yes	Yes
505	cl_TypeofPayment	Type of Payment	Type of payment. Select from: 1 - Blended Payment 2 - Principal + Interest 3 - Interest Only 999 - Other	Integer	Select 1-3 or 999			Yes	Yes	Yes		
506	cl_TransactionType	Type of Transaction	Type of transaction. Select from: 1 - New funding 2 - Refinance 3 - Transfer from other financial institution 4 - Renewal 999 - Other	Integer	Select 1-4 or 999	Report "2" (Refinance) when the loan is refinanced within the credit union and report "4" (Transfer from other financial institution) when applicable.	Yes		Yes	Yes	Yes	

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
507	cl_LoanRecourse	Loan Recourse	Recourse to principals. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes		Yes	Yes	Yes	Yes
508	cl_Seniority	Seniority	Order of repayment in the event of a sale or dissolution. Select from: 1 - Senior 2 - Subordinated 999 - Other	Integer	Select 1-2 or 999		Yes		Yes	Yes	Yes	Yes
509	cl_Security	Security	Specify how the loan is secured by collateral. Select from: 1 - Secured-first lien 2 - Secured-second lien 3 - Unsecured 999 - Other	Integer	Select 1-3 or 999		Yes		Yes	Yes	Yes	Yes
510	cl_PrepaymentOption	Prepayment Option	Prepayment option status. Select from: 1 - Open 2 - Closed	Integer	Select 1-2			Yes	Yes	Yes	Yes	
511	cl_DescriptionofOptionality	Description of Optionality	Description of available options (e.g., prepayment, early redemption, etc.). As recorded in the credit union's system.	Alphanumeric				Yes	Yes	Yes	Yes	
512	cl_OptionDate	Option Date	Earliest date of optionality. As recorded in the credit union's system.	Date				Yes	Yes	Yes	Yes	

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
				(YYYY-MM-DD)								
513	cl_PrepaymentPercentage	Prepayment Percentage	Total percentage that can be prepaid over the term. If open, prepayment percentage corresponds to 100%. As recorded in the credit union's system.	Numeric (percentage in decimal format)				Yes	Yes	Yes	Yes	
514	cl_LoanTypeWhenConstructionCompleted	Loan Type When Construction Completed	Loan category when construction is completed. Select from: 1 - CRE - Residential (multi-residential) 2 - CRE - Owner-Occupied 3 - CRE - Income-Producing	Integer	Select 1-3	Apply to construction loans only. Report CRE secured by residential property (1-4 units) as category “3” (CRE - Income-Producing). Report subdivision financing and other land development loans with the appropriate category according to the loan type when construction is completed, such as “1” (CRE - Residential (multi-residential)), “2” (CRE - Owner-Occupied) or “3” (CRE - Income-Producing).		Yes	Yes	Yes	Yes	Yes
515	cl_InsurerName	Insurer Name	Name of the mortgage impairment insurer or report “not insured.” As recorded in the credit union's system.	Alphanumeric			Yes		Yes	Yes	Yes	Yes
516	cl_Insurable	Insurable	Flag for meeting portfolio insurance criteria. Select from: 1 - Yes 2 - No	Integer	Select 1-2			Yes	Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
517	cl_Securitized	Securitized	Securitization status. Select from: 1 - Yes 2 - No	Integer	Select 1-2			Yes	Yes	Yes		
518	cl_EncumbranceStatus	Encumbrance Status	Indicate the collateral's encumbrance status. Select from: 1 - Third party borrowing 2 - Commercial Mortgage-Backed Securities ("CMBS") 3 - Not encumbered 999 - Other secured borrowing	Integer	Select 1-3 or 999			Yes	Yes	Yes		
519	cl_Syndicated	Syndicated	Syndication status. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes		Yes	Yes	Yes	Yes
520	cl_SyndicatedContribution	Syndicated Contribution	Percentage of the credit union's approved contribution to the entire syndicated loan.	Numeric (percentage in decimal format)		Apply to syndicated loans only.	Yes		Yes	Yes	Yes	Yes
521	cl_ArrangingInstitutionName	Arranging Institution Name	Name of arranging institutions of the syndicate transaction. As recorded in the credit union's system.	Alphanumeric		Apply to syndicated loans only.	Yes		Yes	Yes	Yes	Yes
522	cl_LeadLenders	Lead Lender(s)	Name of the lead lenders that participate in the lending syndicate. As recorded in the credit union's system.	Alphanumeric		Apply to syndicated loans only.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
523	cl_CovenantsComplianceFlag	Covenants Compliance Flag	Indicate if the facility is in compliance with all covenants Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes		Yes	Yes	Yes	Yes
524	cl_DelinquencyStatus	Delinquency Status	Delinquency status. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Status is delinquent if the payments are one or more days past due.	Yes		Yes	Yes	Yes	Yes
525	cl_DaysDelinquent	Number of Days Delinquent	Number of days delinquent as of reporting date. Report zero if not delinquent. As recorded in the credit union's system.	Integer (in days)			Yes		Yes	Yes	Yes	Yes
526	cl_DefaultStatus	Default Status	Default status of the loan. Select from: 1 - Yes 2 - No	Integer	Select 1-2			Yes	Yes	Yes	Yes	Yes
527	cl_DefaultReasons	Default Reasons	Reason for default. Select from: 1 - Payment > 90 days past due 2 - Borrower default on other accounts 999 - Other	Integer	Select 1-2 or 999			Yes	Yes	Yes		
528	cl_FundingDate	Original Disbursement/Funding Date	Original disbursement/funding date of the loan. As recorded in the credit union's system.	Date (YYYY-MM-DD)		For renewed loans, keep the original disbursement/funding date.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
						For refinanced loans, update with the current disbursement/funding date.						
529	cl_CurrentFundingDate	Current Disbursement/Funding Date	Disbursement/Funding date associated with the current loan term. As recorded in the credit union's system.	Date (YYYY-MM-DD)	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
530	cl_ReviewDate	Review Date	Date of the latest review. As recorded in the credit union's system.	Date (YYYY-MM-DD)		Update review date when a full or partial review is done.	Yes		Yes	Yes	Yes	Yes
531	cl_AnnualReviewCategory	Annual Review Category	Annual review. Select from: 1 - Partial/Short-form annual review 2 - Full annual review	Integer	Select 1-2	A full review requires updated financial statements. A partial review does not require financial statements.		Yes	Yes	Yes	Yes	
532	cl_LoanTerm	Loan Term/Interest Term	Latest agreed term of loan in months that corresponds to the length of time over which the current interest rate and terms and conditions apply. As recorded in the credit union's system.	Integer (in months)			Yes		Yes	Yes	Yes	Yes
533	cl_MaturityDate	Maturity Date	Interest adjustment date or next renewal date of current loan term. As recorded in the credit union's system.	Date (YYYY-MM-DD)		Maturity date should equal current disbursement/funding date plus the loan term.		Yes	Yes	Yes	Yes	Yes
534	cl_InitialAmortization	Initial Amortization Period	Initial contractual amortization period in months. Report zero if the loan is non-amortizing.	Integer (in months)			Yes		Yes	Yes		

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			As recorded in the credit union's system.									
535	cl_RemainingAmortization	Remaining Amortization Period	Remaining contractual amortization period in months. Report zero if the loan is non-amortizing. As recorded in the credit union's system.	Integer (in months)			Yes		Yes	Yes	Yes	Yes
536	cl_Interest Type	Interest Rate Type	Type of interest charged on the loan. Select from: 1 - Fixed rate 2 - Variable rate 3 - Adjustable rate 4 - Capped variable rate 999 - Other	Integer	Select 1-4 or 999		Yes		Yes	Yes	Yes	Yes
537	cl_Interest Rate	Interest Rate	Current interest rate charged on the product (as of the reporting date). As recorded in the credit union's system.	Numeric (percentage in decimal format)	If blank or N/A the record will be rejected.		Yes		Yes	Yes	Yes	Yes
538	cl_CompoundingFrequency	Compounding Frequency	Compounding frequency of the interest rate. Select from: 1 - Monthly 2 - Semi-annual 3 - Annual 999 - Other	Integer	Select 1-3 or 999			Yes	Yes	Yes	Yes	
539	cl_ReferenceRate	Reference Rate	The reference rate, i.e., the interest rate - prime used to price the loan. Select from:	Integer	Select 1-2 or 999	Leave blank for fixed rate loans.		Yes	Yes	Yes	Yes	

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			1 - Credit union's prime rate 2 - Government bond yields 999 - Other									
540	cl_InterestRateBenchmark	Interest Rate - Benchmark	Benchmark component of the interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)		Leave blank for fixed rate loans.		Yes	Yes	Yes	Yes	
541	cl_InterestRateSpread	Interest Rate - Spread	Spread component of the interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)		Leave blank for fixed rate loans.		Yes	Yes	Yes	Yes	
542	cl_DownPayment	Down Payment Amount	Amount of down payment. As recorded in the credit union's system.	Numeric				Yes	Yes	Yes		
543	cl_DownPaymentSource	Source of Down Payment	Source of the loan's down payment. Select from: 1 - Savings 2 - Borrowed funds 3 - Borrowed funds (secured by 2nd property) 4 - Gifted funds 5 - Investments 6 - Grant 7 - Equity from existing business 8 - Sale of assets (such as property) 999 - Other	Integer	Select 1-8 or 999	Select the option that corresponds to the source of the largest amount.		Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
544	cl_ApprovedAmount	Approved Amount	Amount approved/authorized at origination. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.	For syndications, report only the credit union's contribution to the approved amount - exclusive of other lenders' contributions.	Yes		Yes	Yes	Yes	Yes
545	cl_OutstandingBalance	Outstanding Amount/Balance	Current outstanding amount/balance. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.	For syndications, report only the credit union's contribution to the outstanding balance - exclusive of other lenders' contributions.	Yes		Yes	Yes	Yes	Yes
546	cl_Currency	Currency	Report currency the loan was funded in. Select from: 1 - CAD 2 - USD 999 - Other	Integer	Select 1-2 or 999	Report "1" for CAD currency as a default value.		Yes	Yes	Yes	Yes	Yes
547	cl_PaymentFrequency	Payment Frequency	Frequency of payments (e.g., monthly)/Number of payments per year. Select from: 1 - Weekly 2 - Accelerated weekly 3 - Bi-weekly 4 - Accelerated bi-weekly 5 - Semi-monthly 6 - Monthly 7 - Quarterly 999 - Other	Integer	Select 1-7 or 999			Yes	Yes	Yes	Yes	Yes
548	cl_InterestPaymentReserves	Interest/Payment Reserves	Interest/Payment reserves. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
549	cl_PaymentPrincipal	Payment Amount - Principal	Latest amount of principal payment per payment interval. As recorded in the credit union's system.	Numeric			Yes		Yes	Yes	Yes	Yes
550	cl_PaymentInterest	Payment Amount - Interest	Latest amount of interest payment per payment interval. As recorded in the credit union's system.	Numeric			Yes		Yes	Yes	Yes	Yes
551	cl_ScheduledPaymentAmount	Scheduled Payment Amount	Scheduled amount of payment per payment interval. As recorded in the credit union's system.	Numeric			Yes		Yes	Yes	Yes	Yes
552	cl_ExceptionToPolicy	Exception to Policy	Exception to policy status at origination. Select from: 1 - Yes 2 - No	Integer	Select 1-2	Report exceptions to the credit union's Investment and Lending Policy ("ILP").	Yes		Yes	Yes	Yes	Yes
553	cl_DescriptionOfException	Description of Exception	Description of exception if exception status is "Yes". Descriptions of exceptions to internal policy might be captured in multiple fields. As recorded in the credit union's system.	Alphanumeric		Amongst others, reasons for exceptions may include DSC, extension on completion date (construction), exceeds loan caps, exceeds lending value, and business/security outside market area. For multiple exception types, report the respective types separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
554	cl_DebtServiceCoverageRatio	Debt Service Coverage Ratio	Debt Service Coverage (“DSC”) ratio for the business.	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes
555	cl_DebtServiceCoverageRatio_Capital	Debt Service Coverage Ratio for Capital	DSC ratio for capital calculation.	Numeric (percentage in decimal format)				Yes	Yes	Yes	Yes	Yes
556	cl_RiskRatingatOrigination	Risk Rating at Origination	Risk rating of loan at the time of origination. As recorded in the credit union's system.	Numeric			Yes		Yes	Yes		
557	cl_RiskRatingLatest	Risk Rating [Latest]	The most recent risk rating of loan. As recorded in the credit union's system.	Numeric			Yes		Yes	Yes	Yes	Yes
558	cl_DateofLatestRiskRating	Date of Risk Rating Assessment [Latest]	Date of the most recent risk rating assessment. As recorded in the credit union's system.	Date (YYYY-MM-DD)		Update risk rating assessment date, even if the risk rating remains the same.	Yes		Yes	Yes	Yes	Yes
559	cl_IFRS9Stage	IFRS 9 Stage	Current IFRS 9 stage for calculation of the allowance for expected credit losses (“ECL”) associated with the loan. Select from: 1 - Stage 1 2 - Stage 2 3 - Stage 3	Integer	Select 1-3			Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
560	cl_IFRS9 Allowance	IFRS 9 Allowance	Amount of allowance for ECL associated with the loan, if the allowance is calculated at an individual loan level.	Numeric		Credit unions may leave this field blank if the allowance is calculated at a portfolio level.		Yes	Yes	Yes	Yes	Yes
561	cl_ECL_PD	Probability of Default	Probability of default ("PD") for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)		Report PD as assigned at an individual loan level or at a portfolio level.		Yes	Yes	Yes	Yes	
562	cl_ECL_LGD	Loss Given Default	Loss given default ("LGD") for this loan, as used in the credit union's ECL model.	Numeric (percentage in decimal format)		Report LGD as assigned at an individual loan level or at a portfolio level.		Yes	Yes	Yes	Yes	
563	cl_LTV	LTV at Origination	Loan-to-Value ("LTV") ratio for this loan used for approval. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes
564	cl_CLTVat Origination	Combined LTV at Origination	Combined LTV at origination refers to the ratio of approved amount of loans and authorized limit of secured lines of credits on all collateral that supports the loan to the total collateral value at loan origination. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes
565	cl_CLTVLatest	Combined LTV [Latest]	Combined latest LTV refers to the ratio of outstanding balance of loans and authorized limit of secured lines of credits on all collateral that supports the loan to the	Numeric (percentage in decimal format)			Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			most recent revaluation of the total collateral value. As recorded in the credit union's system.									
566	cl_LoantoCostRatioatOrigination	Loan-to-Cost Ratio at Origination	Loan-to-Cost ("LTC") refers to the ratio of approved amount of loans and cost of construction at origination. As recorded in the credit union's system.	Numeric (percentage in decimal format)		Applicable to construction loans only	Yes		Yes	Yes	Yes	Yes
			Collateral Characteristics									
567	cl_CollateralType	Type of Collateral	Type of collateral. Select from: 1 - Real estate 2 - Secured by government guarantees 3 - Secured by deposits 4 - Commercial Loans (otherwise secured) - fixed assets 5 - Commercial Loans (otherwise secured) - current assets 6 - Non-recourse loans/unsecured 999 - Other	Integer	Select 1-6 or 999	For loans secured by multiple type of collateral, select the type of the collateral which has the highest combined value.	Yes		Yes	Yes	Yes	Yes
568	cl_ClassificationofCollateral	Classification of Collateral	Classification of underlying collateral. Select from: 1 - Land (unserviced) 2 - Land (serviced) 3 - Agriculture 4 - Single-detached 5 - Semi-detached 6 - Townhouse	Integer	Select 1-11 or 999	Apply to real estate secured loans only. For loans secured by multiple properties, select the classification of the property with the highest value.	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			7 - Condominiums/apartments 8 - Hotels, care homes, and rooming houses 9 - Industrial 10 - Office 11 - Retail 999 - Other									
569	cl_LocationofCollateral	Location of Collateral - Postal code	Postal code or municipality in which the collateral is located. As recorded in the credit union's system.	Alphanumeric		For multiple properties pledged as collateral, report the respective postal codes separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
570	cl_CollateralStreetCivicNum	Location of Collateral - Street Name and Civic Number	Exact address of collateral. Street name and civic number (or lot number if Civic number does not exist yet). As recorded in the credit union's system.	Alphanumeric		For multiple properties pledged as collateral, report the respective addresses separated by semicolon (";").	Yes		Yes	Yes	Yes	Yes
571	cl_PropertyIdentifier	Property Identifier	Property Identifier ("PID") from the land title register. As recorded in the credit union's system.	Alphanumeric		Report PID with hyphens (i.e. XXX-XXX-XXX). For multiple properties pledged as collateral, report the respective PIDs separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
572	cl_CollateralAreaMunicipality	Collateral Area/Municipality	As recorded in the credit union's system.	Alphanumeric		For multiple properties pledged as collateral, report the respective area/municipality separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
573	cl_MVatOrig	Market Value of Collateral at Origination	Total market value of collateral supporting the loan at origination. As recorded in the credit union's system.	Numeric (or Alphanumeric if multiple reported)		For loans supported by multiple properties, report the market value for each property separated by a semicolon (";").		Yes	Yes	Yes	Yes	
574	cl_SourceMVatOrig	Source of Market Value at Origination	Source of the market value at origination. Select from: 1 - Appraisal 2 - Assessment 3 - Valuator (comparable sales) 999 - Other	Integer	Select 1-3 or 999	For loans secured by multiple properties, report the source of the property with the highest value.		Yes	Yes	Yes	Yes	
575	cl_CollateralVLatest	Value of Collateral [Latest]	Most recent total value of the collateral supporting the loan. As recorded in the credit union's system.	Numeric (or Alphanumeric if multiple reported)		For loans supported by multiple properties, report the collateral value for each property separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
576	cl_SourceCollateralVLatest	Source of Value of Collateral [Latest]	Source of the most recent value of the collateral. Select from: 1 - Appraisal 2 - Assessment 3 - Valuator (comparable sales) 4 - Desk review 999 - Other	Integer	Select 1-4 or 999	For loans secured by multiple properties, report the source of the property with the highest value.	Yes		Yes	Yes	Yes	Yes
577	cl_CollateralVDateLatest	Date of Value of Collateral [Latest]	Date of the most recent determination of the value of the collateral. As recorded in the credit union's system.	Date (YYYY-MM-DD)		For loans secured by multiple properties, report the date of the property with the highest value.	Yes		Yes	Yes	Yes	Yes
			Borrower Characteristics									

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
578	cl_Name	Name	Name of the business. As recorded in the credit union's system.	Alphanumeric			Yes		Yes	Yes	Yes	Yes
579	cl_BusinesRegistrationNumber	Business Registration Number	Registration/incorporation number of business. As recorded in the credit union's system.	Alphanumeric				Yes	Yes	Yes		
580	cl_BorrowerID	Unique Member/Borrower ID	Unique Member/Borrower ID used in the credit union's internal system.	Alphanumeric		For multiple borrowers, if multiple IDs are available, report each ID separated by a semicolon (";").	Yes		Yes	Yes	Yes	Yes
581	cl_CustomerID	Customer/Member ID	The customer/member identifier is commonly referred to as a Customer Information File ("CIF") number of the account holder.	Alphanumeric		For multiple borrowers, report Customer/Member ID separated by a semicolon (";").		Yes	Yes	Yes	Yes	Yes
582	cl_BorrowersLegalDomicile	Borrower's Legal Domicile	Province of registration (e.g., AB, BC, ON, etc.) As recorded in the credit union's system	Alphanumeric				Yes	Yes	Yes		
583	cl_NumBorrowers	Number of Borrowers	Number of borrowers on the loan application.	Integer		Report a joint venture or a partnership (with multiple partners) counted as 1 borrower.	Yes		Yes	Yes	Yes	Yes
584	cl_OtherBorrowersNames	Other Borrowers' Names	Name of borrowers on the loan application. As recorded in the credit union's system.	Alphanumeric		For multiple borrowers, report the names separated by a semicolon (";").		Yes	Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
585	cl_BorrowersBusinessAddress	Borrower's Business Address	Borrower's business address. As recorded in the credit union's system.	Alphanumeric			Yes		Yes	Yes		
586	cl_BorrowerIndustryClassification	Borrower Industry Classification	First four digits of the Industry Classification (NAICS code) of the borrower. As recorded in the credit union's system.	Alphanumeric		If the NAICS code is not available, apply the high-level NAICS industry classifications.	Yes		Yes	Yes	Yes	Yes
587	cl_CommonRiskName	Common Risk Name	A common risk name is defined as one or more legal entities all of which are controlled by a single party. Under all circumstances, control by a single party shall be interpreted as ownership in excess of 50.1% or voting control. Adjudicator discretion may also be applied to aggregate legal entities where no majority ownership exists in order to capture cases of significant influence or common risk.	Alphanumeric		Common risk name refers to related borrowers or borrowers under common control or influence. For example: - Multiple operating companies owned by the same parent; - Borrowers linked through common guarantors; or - Affiliated companies with cross-default clauses.		Yes	Yes	Yes	Yes	
588	cl_CBScore	Business Credit Score at Origination	Borrower's business credit score used for approval. As recorded in the credit union's system.	Integer			Yes		Yes	Yes	Yes	Yes
589	cl_BNScoreLatest	Business Bankruptcy Score [Latest]	Borrower's latest business bankruptcy score. As recorded in the credit union's system.	Integer				Yes	Yes	Yes	Yes	

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
590	cl_BNScoreLatestDate	Date of Business Bankruptcy Score [Latest]	Date of the borrower's latest business bankruptcy score determination. As recorded in the credit union's system.	Date (YYYY-MM-DD)				Yes	Yes	Yes	Yes	
			Guarantor									
591	cl_NameofGuarantor	Name of Guarantor	Name of the guarantor(s). As recorded in the credit union's system.	Alphanumeric		Report multiple guarantors separated by a semicolon (;).	Yes		Yes	Yes	Yes	Yes
592	cl_TypeofGuarantee	Type of Guarantee	Type of the guarantee. Select from: 1 - Personal guarantee 2 - Corporate guarantee 3 - Both personal and corporate 999 - Other	Integer	Select 1-3 or 999		Yes		Yes	Yes	Yes	
			Loan Characteristics - Optional Reporting ²									
593	cl_PaymentDeferral	Payment Deferral Indicator	Indicate if there is an agreement with the borrower to delay or defer payments (both principal and interest), as of reporting date. Select from: 1 - Yes 2 - No	Integer	Select 1-2		Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes
594	cl_PreviousPaymentDeferral	Previous Payment Deferral Indicator	Indicate if there was an agreement with the borrower to delay or defer payments since loan origination. Select from:	Integer	Select 1-2		Yes, upon request	Yes, upon request	Yes	Yes	Yes	Yes

² Credit unions may leave the following fields (ID# 593-594) blank and report only during periods when requested by BCFSa.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
			1 - Yes 2 - No									

4.2 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 2-WRITE-OFFS” PAGE

Sub-page for write-offs and recoveries. Report the loan ID, write-off date and amount, loan recovery date and amount for all full or partial write-offs and recoveries processed during the reporting period (i.e., quarter).

Tier 1 credit unions with more than \$5 billion in assets, report for

- all real estate secured loans; and
- all non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report for

- all real estate secured loans; and
- defaulted non-real estate secured loans and leases that are in the write-off process.

BCFSA expects credit unions to keep reporting defaulted and written off loans in the LDR during the entire lifecycle of default, collection, and collateral liquidation and closure. If a loan is closed as of the reporting date but has write-offs or recoveries during the reporting period (i.e., quarter), this loan should also be included in this write-offs and recoveries sub-page.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
595	cl_LoanID_WriteOff_Recovery	Loan ID - Write-off/Recovery	Report the Loan ID for loans with full or partial write-offs or recoveries during the reporting period.	Alphanumeric			Yes		Yes	Yes	Yes	Yes
596	cl_WriteOffDate	Write off Date	The date the loan was written off.	Date (YYYY-MM-DD)		If there was a partial write off with additional write offs in subsequent months, those subsequent write offs should be reported in the reporting periods they occur.	Yes		Yes	Yes	Yes	Yes
597	cl_WriteOffAmount	Write off Amount	Amount written off in the reporting period.	Numeric			Yes		Yes	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
598	cl_LoanRecoveryDate	Loan Recovery Date	The date the loan amount was recovered.	Date (YYYY-MM-DD)		If there was a partial recovery with additional recoveries in subsequent months, those subsequent recoveries should be reported in the reporting periods they occur.	Yes		Yes	Yes	Yes	Yes
599	cl_LoanRecoveryAmount	Loan Recovery Amount	Loan recovery amount in the reporting period.	Numeric			Yes		Yes	Yes	Yes	Yes

4.3 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 3-CLOSED” PAGE

Sub-page for closed loans. Report a list of loan IDs for loans that have been closed during the reporting period (i.e., quarter).

Tier 1 credit unions with more than \$5 billion in assets, report for

- all real estate secured loans; and
- all non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report for

- all real estate secured loans; and
- defaulted non-real estate secured loans and leases.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
600	cl_LoanID_Closed	Loan ID - Closed Loans	Report the Loan ID for loans that have been closed during the reporting period.	Alphanumeric				Yes	Yes	Yes	Yes	Yes

4.4 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 4-AML” PAGE

Sub-page for AML red-flagged borrowers. Report a list of member/borrower IDs flagged for AML risk as at the reporting date (i.e., quarter-end).

All credit unions (Tier 1 - 4), report all AML red-flagged borrowers.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
601	cl_AML_RedFlaggedBorrowerID	AML Red-flagged Member/Borrower ID	Report the member/borrower ID where the credit union identified higher AML risk (i.e., the borrower was flagged for unusual or suspicious activities).	Alphanumeric				Yes	Yes	Yes	Yes	Yes

4.5 DATA FIELD SPECIFICATIONS FOR THE “DATA UPLOAD 5-DEFAULTNONRE” PAGE

Sub-page for defaulted non-real estate secured loans. Note: Tier 1 credit unions with more than \$5 billion in assets should not complete section 4.5, as they have already reported these data fields in section 4.1 for defaulted real estate and non-real estate secured loans and leases.

Tier 2 - 4 credit unions with up to and including \$5 billion in assets, report the following data fields (subset of data fields from section 4.1) for all non-real estate secured loans and leases that are defaulted or in the write off process.

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
602	cl_DefaultNonRE_LoanID	Unique Loan/Account ID	Unique loan identifier. As recorded in the credit union's system.	Alphanumeric	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
603	cl_DefaultNonRE_CustomerID	Customer/Member ID	The customer/member identifier is commonly referred to as a Customer Information File (“CIF”) number of the account holder.	Alphanumeric				Yes	N/A	Yes	Yes	Yes
604	cl_DefaultNonRE_Name	Name	Name of the business. As recorded in the credit union's system.	Alphanumeric			Yes		N/A	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
605	cl_Default NonRE_BorrowerIndustryClassification	Borrower Industry Classification	First four digits of the Industry Classification (NAICS code) of the borrower. As recorded in the credit union's system.	Alphanumeric		If the NAICS code is not available, apply the high-level NAICS industry classifications.	Yes		N/A	Yes	Yes	Yes
606	cl_Default NonRE_FundingDate	Original Disbursement/Funding Date	Original disbursement/funding date of the loan. As recorded in the credit union's system.	Date (YYYY-MM-DD)	If blank or N/A the record will be rejected.	For renewed loans, keep the original disbursement/funding date. For refinanced loans, update with the current disbursement/funding date.	Yes		N/A	Yes	Yes	Yes
607	cl_Default NonRE_ApprovedAmount	Approved Amount	Amount approved/authorized at origination. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
608	cl_Default NonRE_DefaultDate	Default Date	The date the loan defaulted.	Date (YYYY-MM-DD)	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
609	cl_Default NonRE_InterestType	Interest Rate Type	Type of interest charged on the loan. Select from: 1 - Fixed rate 2 - Variable rate 3 - Adjustable rate 4 - Capped variable rate 999 - Other	Integer	Select 1-4 or 999		Yes		N/A	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
610	cl_Default NonRE_In terestRate	Interest Rate	Latest interest rate charged on the product. As recorded in the credit union's system.	Numeric (percentage in decimal format)	If blank or N/A the record will be rejected.	If the loan has been written off, report the latest interest rate charged on the product prior to write off.	Yes		N/A	Yes	Yes	Yes
611	cl_Default NonRE_P roductType	Product Type	Type of loan. Select from: 2 - LOC otherwise secured 3 - LOC margined 4 - LOC unmargin ed 6 - Loan otherwise secured 7 - CSBFP loan 8 - Cash secured 9 - Lease 999 - Other	Integer	Select 2-4, 6-9 or 999		Yes		N/A	Yes	Yes	Yes
612	cl_Default NonRE_C ollateralTy pe	Type of Collateral	Type of collateral. Select from: 2 - Secured by government guarantees 3 - Secured by deposits 4 - Commercial Loans (otherwise secured) - fixed assets 5 - Commercial Loans (otherwise secured) - current assets 6 - Non-recourse loans/unsecured 999 - Other	Integer	Select 2-6 or 999		Yes		N/A	Yes	Yes	Yes
613	cl_Default NonRE_O utstanding Balance	Outstanding Amount/Balan ce	Current outstanding amount/balance. As recorded in the credit union's system.	Numeric	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes

ID	Data Field ID	Name	Description/Specification	Data Format	Data Validation	Comments	Phase 1	Phase 2	Tier 1	Tier 2	Tier 3	Tier 4
614	cl_Default NonRE_DaysDelinquent	Number of Days Delinquent	Number of days delinquent as of reporting date. If the loan has been fully written off, record the number of days it was delinquent before the write-off.	Integer (in days)	If blank or N/A the record will be rejected.		Yes		N/A	Yes	Yes	Yes
615	cl_Default NonRE_LTV	LTV at Origination	Loan-to-Value (“LTV”) ratio used for approval. As recorded in the credit union's system.	Numeric (percentage in decimal format)			Yes		N/A	Yes	Yes	Yes
616	cl_Default NonRE_CollateralV Latest	Value of Collateral [Latest]	Most recent total value of the collateral supporting the loan. As recorded in the credit union's system.	Numeric			Yes		N/A	Yes	Yes	Yes
617	cl_Default NonRE_IFRS9Allowance	IFRS 9 Allowance	Amount of allowance for ECL associated with the loan, before the loan is fully written off.	Numeric	If blank or N/A the record will be rejected.			Yes	N/A	Yes	Yes	Yes



600-750 West Pender Street
Vancouver, B.C. V6C 2T7

604 660 3555
Toll free 866 206 3030
info@bcfsa.ca