



News Release

For Immediate Release

Advancing Proportionality: OSFI releases discussion paper on capital and liquidity requirements for smaller deposit-taking institutions

July 11, 2019 – OTTAWA (Ontario) – Office of the Superintendent of Financial Institutions

The Office of the Superintendent of Financial Institutions (OSFI) has released a discussion paper titled *Advancing Proportionality: Tailoring Capital and Liquidity Requirements for Small and Medium-Sized Deposit-Taking Institutions*.

One of the key priorities identified in OSFI's [Strategic Plan 2019-2022](#) is to further adapt its regulatory approaches to reflect the size, complexity and risk profile of financial institutions with the goal of improving institutions' preparedness and resilience to financial risks.

The discussion paper seeks input on possible changes to capital and liquidity requirements for small and medium-sized deposit-taking institutions, and outlines OSFI's initiative to develop more tailored requirements that take into account their unique nature.

As new capital and liquidity standards are developed internationally and implemented domestically, OSFI is focused on ensuring that its capital and liquidity regime remains appropriate for these smaller, less complex organizations.

OSFI invites comments on all aspects of the discussion paper, as well as responses to the specific questions posed within it. Obtaining this feedback early in the process will help inform the development of capital and liquidity requirements for small and medium-sized deposit-taking institutions.

Quote

"By engaging stakeholders early, and putting in place robust, yet appropriate, capital and liquidity requirements, OSFI is enhancing the stability of the Canadian financial system while also taking into consideration the unique characteristics of these smaller deposit-taking institutions."

~ Superintendent Jeremy Rudin.

Associated Links

- [Cover Letter](#)
- [Discussion Paper](#)



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About OSFI

The [Office of the Superintendent of Financial Institutions](#) (OSFI) is an independent agency of the Government of Canada, established in 1987, to protect depositors, policyholders, financial institution creditors and pension plan members, while allowing financial institutions to compete and take reasonable risks.

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