



Letter

Title Total Loss Absorbing Capacity (TLAC) Disclosure Requirements Guideline and Capital Disclosure Requirements Guideline – Letter (2018)

Category Capital Adequacy Requirements

Date May 28, 2018

Sector Banks
Trust and Loan Companies

To: Banks, Bank Holding Companies, Federally Regulated Trust and Loan Companies, Cooperative Retail Associations

OSFI is issuing final versions of its guidelines on *Total Loss Absorbing Capacity (TLAC) Disclosure Requirements* and *Capital Disclosure Requirements* Formerly the advisory entitled *Public Capital Disclosure Requirements related to Basel III Pillar 3*, last revised in April 2014..

Together, these guidelines set out the TLAC disclosure requirements for Canadian D-SIBs (including any designated Canadian G-SIBs). D-SIBs should publicly disclose the TLAC information commencing with the quarterly reporting period ending January 31, 2019.

The *Capital Disclosure Requirements* guideline, which applies to all federally regulated deposit-taking institutions, has been updated to remove transitional guidance that is no longer applicable.

OSFI would like thank those who participated in the consultation process, which resulted in changes that clarify the frequency of reporting.

Questions and comments on the guidelines can be sent to Kathy Huynh, Senior Accounting Advisor, Accounting Policy Division (kathy.huynh@osfi-bsif.gc.ca) or Liane Orsi, Capital Specialist, Capital Division (liane.orsi@osfi-bsif.gc.ca).

Yours truly,



Carolyn Rogers

Assistant Superintendent

Regulation Sector

