

SUMMARY OF SIGNIFICANT CHANGES IN THE CAPITAL ADEQUACY GUIDELINE

**Credit unions not members of a federation,
trust companies and savings companies**

Significant changes in the Guideline

Chapters	Significant changes done
Overview	Changes and corrections to match clarification purposes.
Annex 1-IV	Clarifications associated with Basel Committee's <i>Frequently asked questions on the Basel III leverage ratio framework</i> . July 2015 (updated FAQs published in October 2014)

Oversight of Financial institutions and Deposit insurance
September 2015