

GETTING THE DEAL THROUGH - BANKING REGULATION 2017

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What are the principal governmental and regulatory policies that govern the banking sector? Canada has a centrally regulated banking system with a focus on macroprudential regulation and stability of the financial system. The Bank Act, the principal federal statute governing all aspects of banking, indicates its main purposes as fostering a strong and efficient banking sector comprising competitive and resilient institutions, protecting the interests of depositors and consumers, and maintaining stability and public confidence in the financial system. The Bank of Canada (the central bank) exercises a monetary policy focusing on an inflation-control target of around 2 per cent and a policy of non-intervention in a flexible foreign exchange rate.

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