ANNEX XXIX

REPORTING INSTRUCTIONS FOR THE PURPOSE OF INTEREST RATING RISK IN THE BANKING BOOK

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PART I: GENERAL INSTRUCTIONS

1. Structure

1. This annex contains the instructions for the reporting of the Interest Rate Risk in the Banking Book (IRRBB) templates.

2. Annex XXVIII consists of five different sets of templates:

(a) Evaluation of the IRRBB: Economic Value of Equity (EVE) and Net Interest Income (NII) Supervisory Outlier Tests (SOT) and Market Value (MV) changes (J 01.00)

(b) Breakdown of IRRBB sensitivity estimates (J 02.00 and J 05.00)

(c) IRRBB repricing cash flows (J 03.00 and J 06.00)

(d) Relevant parameters on behavioural modelling (J 04.00 and J 07.00)

(e) Qualitative information (J 08.00)

3. For each template, legal references are provided. Further detailed information regarding more general aspects of the reporting of each block of templates and instructions concerning specific positions are included in this part of the ITS.

4. Institutions shall report the templates in the reporting currency, regardless of the actual denomination of assets, liabilities and off-balance sheet items. Currencies other than the reporting currency shall be converted to the reporting currency at the ECB spot FX rate on the reference date. Institutions shall separately report the templates broken down by the corresponding currencies in accordance with EBA/RTS/2022/10[1] ('the EBA RTS on SOT').

5. In accordance with Article 4(d) of the EBA RTS on SOT, institutions shall reflect automatic and behavioural options in their calculations, where applicable, except in cases where otherwise specified.

6. Institutions other than small and non-complex institutions shall report IRRBB templates J 02.00, J 03.00 and J 04.00. Small and non-complex institutions as defined in point (145) of Article 4(1) of Regulation 575/2013 ('CRR') shall report the simplified IRRBB templates J 05.00, J 06.00 and J 07.00. All institutions shall report J 01.00 and J 08.00.

2. Scope of reporting

7. For the purpose of this Annex, institutions shall project their IRRBB estimates and provide information on their interest rate exposures arising from the interest rate-sensitive positions in the banking book in scope of the SOTs (Article 4 and

[1] Draft Regulatory Technical Standards specifying supervisory shock scenarios, common modelling and parametric assumptions and what constitutes a large decline for the calculation of the economic value of equity and of the net interest income in accordance with Article 98(5a) of Directive 2013/36/EU (EBA/RTS/2022/10).

5 of the EBA RTS on SOT). In particular, institutions shall consider all instruments in accordance with points a) to i) of Article 4 of the EBA RTS on SOT.

3. Treatment of fixed/floating rate instruments

8. For the purpose of this Annex, and where separate information is requested for fixed and/or floating rate instruments, the following definitions apply:

(a) Fixed rate instrument' means an instrument generating cash flows of interest payments that are pre-determined based on a fixed interest rate till the point of their contractual maturity. Specifically:

i. Instruments without a specific contractual maturity (i.e., non-maturity products), whose cash flows of interest payments are not contractually/legally linked to movements on an external benchmark or an institution's internally managed index, but instead, are at the discretion of the institution or a government agency.

ii. Instruments with a specific contractual maturity, whose cash flows of interest payments are fixed from the inception and until the maturity of the instrument, or where the contractual repricing is above 1 year; or where changes in its remuneration – at any time during the life of the contract – are discretional to the institution or a government agency.

(b) 'Floating rate instrument' means an instrument whose interest rate is reset at pre-determined dates on the basis of an interest rate benchmark as defined in Article 3(1)(22) of Regulation (EU) 2016/1011 of the European Parliament and of the Council or on the basis of an institution's internally managed index. Specifically:

i. Instruments without a specific contractual maturity (i.e., non-maturity products), where the cash flows of interest payments are not discretional to the institution or a government agency, but instead contractually/legally linked to movements of an external benchmark or institution's internally managed index.

ii. Instruments with a specific contractual maturity, whose cash flows of interest payments are not fixed from the inception and until the maturity of the instrument, where its contractual repricing is below or equal to 1 year, and where changes in its remuneration during the life of the contract are not at the discretion of the institution or a government agency.

4. Treatment of derivatives

9. For the purpose of this Annex, and where separate information on derivatives is requested, the following treatment applies:

(a) Both hedge accounting and non-hedge accounting derivatives shall be reported separately from the hedged items as "derivative instruments".

(b) Linear derivatives are derivatives without embedded automatic/behavioural optionality. These derivatives shall be converted and split into paying and receiving positions (short and long positions) in the relevant underlying:

   i. Futures and forward contracts including forward rate agreements shall be treated as a combination of short and long positions. Long positions shall be reported as asset exposures, while short positions shall be reported as liability exposures.

   ii. Swaps shall be treated as two positions with relevant maturities based on whether legs are receiver or payer. Receiver legs shall be reported as asset exposures, while payer legs as liability exposures.

   iii. Cross-currency interest rate swaps involving swapping principal or interest in different currencies shall be treated separately for each leg in each currency. Receiver legs shall be reported as asset exposures, while payer legs as liability exposures.

(c) Non-linear derivatives are derivatives whose value has a nonlinear behaviour due to its related automatic/behavioural optionality. Specific criteria shall apply to report non-linear derivatives:

   i. As asset exposures:

      - As floating rate assets: explicit sold caps and bought floors.

      - As fixed rate assets: explicit sold swaption receivers (when the institution has the obligation to enter into an interest rate swap – 'IRS'- paying fixed receiving variable) and bought swaption payers (when the institution has the right to enter into an IRS paying fixed receiving variable).

   ii. As liability exposures:

      - As floating rate liabilities: explicit bought caps and sold floors

      - As fixed rate liabilities: explicit bought swaption receivers (when the institution has the right to enter into an IRS receiving fixed paying variable) and sold swaption payers (when the institution has the obligation to enter into an IRS receiving fixed paying variable).

5. Treatment of options

10. For the purpose of this Annex, and where separate information on options is requested, the following treatment shall apply:

(a) Embedded options shall be reported together with their relevant host instrument.

(b) Explicit/standalone options shall be considered to be non-linear derivatives and shall be reported separately to any other kind of balance sheet items (in case of hedging derivatives, they shall not be reported together with the hedged item), according to the convention specified in paragraph 9(c).

6. Numbering convention

11. The document follows the labelling convention set in paragraphs 12 and 13, when referring to the columns, rows and cells of the templates. Those numerical codes are extensively used in the validation rules.

12. The following general notation is followed in the instructions: {Template; Row; Column}.

13. In the case of references inside a template, in which only data points of that template are used, notations do not refer to a template: {Row; Column}. In the case of templates with only one column, only rows are referred to {Template; Row}.

7. Sign convention

14. Generally, values shall be reported positively across the templates. Figures expressed in monetary units referring to the level of EVE, level of NII and MV level shall in general be reported as a positive figures, although exceptions could be observed (for instances, it is the case when the NII level is negative if the interest expenses are bigger than the interest incomes in the baseline scenario). Also, the figures per balance sheet item shall be reported positively, irrespective if it is an asset or a liability. There are cases where institutions shall report negative figures, specifically in case of non-linear derivatives (if applicable). The changes (Δ) of EVE, NII and MV shall be reported with positive or negative values, depending on the variation. The Δ shall be calculated as the difference between the EVE/NII/MV under the shock scenarios minus baseline scenario.

15. Parameters (e.g. weighted average yield) shall be reported positively irrespective of whether they refer to an asset or liability, and irrespective of whether they increase or decrease the value of the IRRBB metrics. There might be some exceptional cases where institutions report negative figures for parameters, such as the average yield of assets/liabilities if the last interest rate reset was based on a negative market interest rate environment.

8. Abbreviations

16. For the purposes of this Annex, Regulation (EU) No 575/2013 of the European Parliament and of the Council[2] is referred to as ‘CRR’ and Directive 2013/36/EU of the European Parliament and of the Council[3] is referred to as ‘CRD’.

[2] Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (OJ L 176, 27.6.2013, p. 1).

[3] Directive 2013/36/EU of the European Parliament and of the Council of 26 June 2013 on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms, amending Directive 2002/87/EC and repealing Directives 2006/48/EC and 2006/49/EC (OJ L 176 27.6.2013, p. 338).

9. Other conventions

17. Throughout this Annex, references are made to the EBA RTS on SOT and EBA/RTS/2022/09[4] ('the EBA RTS on SA'). In the case where the text refers to definitions in the EBA RTS on SA, this definition shall be applied to all reporting institutions (and not only the ones applying SA).

18. The definitions provided in Article 1 of the EBA RTS on SA shall be applicable to this Annex.

[4] Draft Regulatory Technical Standards specifying standardised and simplified standardised methodologies to evaluate the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of an institution's non-trading book activities in accordance with 84(5) of Directive 2013/36/EU (EBA/RTS/2022/14).

PART II: EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES (J 01.00)

10. General remarks

19. Template J 01.00 contains the levels and changes of EVE (ΔEVE) and levels and changes of NII (ΔNII), calculated as described in the EBA RTS on SOT, and also the level and changes of MV, computed according to the internal risk management criteria, considering a one-year horizon and a constant balance sheet assumption. It contains, among others, the specified size of interest rate shocks for currencies not referred in Annex I of EBA RTS on SOT and ratios of ΔEVE and ΔNII to Tier 1 Capital, the ΔEVE and ΔNII under the worst scenarios and the level of EVE and NII under baseline scenario as well as ΔEVE, ΔNII and ΔMV under certain regulatory interest rate shock scenarios.

20. Column 0010 (Amount) of this template shall be reported separately for each currency included in the calculation of the SOT in accordance with Article 1(3) of the EBA RTS on SOT, as well as for the aggregate of all currencies for which Article 1(3) of the EBA RTS on SOT applies. When calculating the aggregate changes (for all currencies) for each interest rate shock scenario, Article 4(l) of the EBA RTS on SOT shall be considered. Column 0020 of this template (contractual amount) shall be reported only for the aggregate of currencies.

11. Instructions concerning specific positions

Row	Legal references and instructions
0010-0090	**<u>Economic value of equity</u>** EVE estimates calculated in accordance with Article 98 (5), point (a) of CRD and Article 1 to 4 of EBA RTS on SOT. With regard to the modelling and parametric assumptions that are not specified in Article 4 of EBA RTS on SOT, institutions shall use those that they employ in their IRRBB measurement and management, i.e. their internal measurement methodologies, the standardised approach or the simplified standardised approach, whatever is applicable.
0010	**<u>Δ EVE under worst scenario</u>** The change of the EVE under the supervisory shock scenarios from Article 1(1) of EBA RTS on SOT causing the largest decline of EVE. The worst outcome from the values in rows 0040 to 0090 shall be reported in this row.
0020	**<u>Δ EVE ratio under worst scenario</u>** The ratio of the value reported in row 0010, to the Tier 1 capital.
0030-0090	**<u>EVE under baseline and supervisory shock scenarios</u>** EVE level under the baseline scenario and the changes of the EVE (i.e. Δ EVE) under supervisory shock scenarios according to Article 1(1) of EBA RTS on SOT.

	Risk estimates, from which relevant parameters are derived, shall be those used for the SOT calculation, including, where applicable, behavioural modelling and automatic optionality as specified in Article 4 of the EBA RTS on SOT.
0030	**<u>Level of EVE under baseline scenario</u>** EVE level under the baseline interest rate scenarios of the reference date.
0040	**<u>Δ EVE under parallel shock up</u>** The change of the EVE under the "parallel shock up" scenario specified in Articles 1, paragraph 1(a) and 3 of the EBA RTS on SOT.
0050	**<u>Δ EVE under parallel shock down</u>** The change of the EVE under the "parallel shock down" scenario specified in Articles 1, paragraph 1(b) and 3 of the EBA RTS on SOT.
0060	**<u>Δ EVE under steepener shock</u>** The change of the EVE under the "steepener shock" scenario specified in Articles 1, paragraph 1(c) and 3 of the EBA RTS on SOT.
0070	**<u>Δ EVE under Flattener shock</u>** The change of the EVE under the "flattener shock" scenario specified in Articles 1, paragraph 1(d) and 3 of the EBA RTS on SOT.
0080	**<u>Δ EVE under Short Rates shock up</u>** The change of the EVE under the "short rates shock up" scenario specified in Articles 1, paragraph 1(e) and 3 of the EBA RTS on SOT.
0090	**<u>Δ EVE Short Rates shock down</u>** The change of the EVE under the "short rates shock down" scenario specified in Articles 1, paragraph 1(f) and 3 of the EBA RTS on SOT.
0100-0140	**<u>Net interest income</u>** NII as defined in Article 98 (5), point (b) of the CRD and specified in Article 5 of EBA RTS on SOT. With regard to the modelling and parametric assumptions that are not specified in Article 5 of RTS on SOT, institutions shall use those that they employ in their IRRBB measurement and management, i.e. their internal measurement methodologies, the standardised approach or the simplified standardised approach, whatever is applicable. Institutions shall consider the accounting treatment of hedges (i.e hedge accounting) and shall not include the effects of items specified in point 1(a) of Article 33 of the CRR.
0100	**<u>Δ NII under worst scenario</u>** The change of the one-year NII under the supervisory shock scenarios from Article 1(2) of EBA RTS on SOT causing the largest decline of NII. The worst outcome from the values in rows 0130 to 0140 shall be reported in this row.
0110	**<u>Δ NII ratio under worst scenario</u>** The ratio of the value reported in row 0100 to Tier 1 capital.

0120-0140	**<u>NII under baseline and supervisory shock scenarios</u>** NII level under the baseline scenario and Δ NII under supervisory shock scenarios from Article 1(2) of EBA RTS on SOT. Risk estimates, from which relevant parameters are derived, shall be those used for the SOT calculation, including, where applicable, behavioural modelling and automatic optionality as specified in Article 5 of the EBA RTS on SOT.
0120	**<u>Level of NII under baseline scenario</u>** NII level under the baseline interest rate scenario as of the reference date
0130	**<u>ΔNII under parallel shock up</u>** The change of the NII under the “parallel shock up” scenario specified in Articles 1, paragraph 2(a) and 3 of the EBA RTS on SOT.
0140	**<u>ΔNII under parallel shock down</u>** The change of the NII under the “parallel shock down” scenario specified under Articles 1, paragraph 2(b) and 3 of the EBA RTS on SOT.
0150-0170	**<u>IMS Market value changes</u>** **<u>MV under baseline and supervisory shock scenarios</u>** Forecasts of the MV changes (ΔMV) of the carrying amount over a one year horizon under the ΔMV can either be shown in the profit and loss account or directly in equity (e.g., via other comprehensive income). Institutions shall report the ΔMV net of the effect of accounting hedges (i.e., hedge accounting) and shall disregard the effects of items specified in point 1(a) of Article 33 of the CRR (effective component of cash-flow hedge accounting derivatives hedging amortized cost items). Institutions shall use the forecasts of the ΔMV according to the institution's IRRBB internal management system (IMS) or, where applicable, Articles 15 and 20 of EBA RTS on SA, for the supervisory shock scenarios according to Article 1(2) of EBA RTS on SOT. The total size and composition of the amount of which the value is sensitive to ΔMV shall be maintained by replacing maturing instruments with new instruments that have comparable features (such as currency and nominal amount of the instruments). Risk estimates, from which relevant parameters are derived, shall be equivalent to those used for the SOT calculation, including, where applicable, behavioural modelling and automatic optionality.
0150	**<u>Level of MV value under baseline scenario</u>** MV level under the baseline interest rate scenario as of the reference date.
0160	**<u>ΔMV under Parallel shock up</u>** The change of MV under the “parallel shock up” scenario specified in Articles 1, paragraph 2(a) and 3 of the EBA RTS on SOT.
0170	**<u>ΔMV under parallel shock down</u>**

	The change of MV under the “parallel shock down” scenario specified in Articles 1, paragraph 2(b) and 3 of the EBA RTS on SOT.
0180-0200	**Other currencies: size of interest rate shocks** Article 2 of EBA RTS on SOT. Interest rate shocks for currencies calibrated according to Article 2 and 3 of EBA RTS on SOT. The size of the interest rate shocks shall be reported in basis points and in absolute value. These rows shall not be reported for currencies referred to in Annex I of EBA RTS on SOT. They shall only be reported for the currencies considered in the SOT, in accordance with Article 1(3) of the EBA RTS on SOT.
0180	**Parallel Shock** Size of parallel shock of interest rates in basis points calibrated according to Article 2(1) and Article 3(a) of EBA RTS on SOT. The shock size represents the difference (ΔR) to the risk free interest rate.
0190	**Short Shock** Size of short shock of interest rates in basis points calibrated according to the short shock defined in Article 2(1) and Article 3(b) of EBA RTS on SOT.
0200	**Long Shock** Size of long shock of interest rates in basis points calibrated according to the long shock defined in Article 2(1) and Article 3(c) of EBA RTS on SOT.

Columns	Legal references and instructions
0010	**Amount** The specified size of interest rate shocks shall be reported in bps, the ΔEVE’s and ΔNII’s shall be reported both as ratios and amounts (as specified in the instructions on rows). Amounts shall be reported in the reporting currency.
0020	**Contractual Amount** Institutions shall only report this column for the aggregate of currencies in accordance with Article 4(l) of the EBA RTS on SOT. The reporting for this column shall follow the same principles as for column 0010, but without taking into account the effects of behavioural and/or conditional modelling. Only contractual and legal features (including automatic options and legal caps/floors) shall be considered. Behavioural repricing dates and the cash flow profile of non-maturity products (including non-maturity deposits) shall be treated as short-term variable positions (shortest time bucket). No behavioural early-termination and pre-payment shall be applied, equivalent to 0% rates for conditional prepayment and early redemption.

PART III: BREAKDOWN OF SENSITIVITY ESTIMATES (J 02.00 and J 05.00)

12. General remarks

21. Templates J 02.00 and J 05.00 provide further breakdowns of bank estimates of the SOT IRRBB sensitivities (EBA RTS on SOT) and MV changes (Internal Risk management with a 1-year horizon and constant balance sheet assumption), including behavioural/conditional and automatic optionality for a specific breakdown of balance-sheet items. When reporting these templates, institutions shall duly consider the conventions specified in Part I, in particular those related to the definition of fixed/floating rate instruments and the treatment of derivatives.

22. These templates shall be reported for each currency separately for which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amounts to 5% or more of the total non-trading book financial assets or liabilities, or less than 5% if the sum of financial assets or liabilities included in the calculation is lower than 90% of total non-trading book financial assets (excluding tangible assets) or liabilities.

13. Instructions concerning specific positions

Row	Legal references and instructions
0010	**Total Assets** Total interest rate-sensitive assets in the scope of the SOT (EBA RTS on SOT) irrespective of their accounting treatment. This row shall include: - Assets vis a vis Central Banks - Loans and advances - Debt securities - Derivatives - Other Institutions shall report IRRBB exposures of assets which are not deducted from Common Equity Tier 1 (CET1) capital and excluding tangible assets such as real estate, as well as equity exposures in the banking book as defined in Article 133 CRR.
0020	**Central bank** Cash balances at central banks as defined in point 46 of Article 4(1) of the CRR and demand deposits at central banks including Minimum Reserve Requirements (MRR).
0030	**Loans and advances** Debt instruments held by the institutions that are not securities. This item includes demand deposits at credit institutions and deposits at central bank excluding demand deposits and MRR, irrespective of their classification in the applicable accounting framework, as well as advances that cannot be classi-

	fied as 'loans' as defined in paragraph 85(g) of Part 2 of Annex V of the Commission Implementing Regulation (EU) 2021/451[5] (ITS on supervisory reporting).
0040, 0120, 0140, 0270, 0300, 0340, 0380, 0420, 0450, 0500	**Of which: fixed rate** Institutions shall report estimates related to fixed rate instruments, according to the convention specified in section 3 of Part I of this document.
0050	**Of which: non-performing** Non-performing exposures in accordance with Article 4(g) of the EBA RTS on SOT and with Article 47a(3) of the CRR.
0060	**Retail** Loans and advances to a natural person or a SME, where the exposure toward small and non-complex enterprises ('SME') as defined in point (145) of Article 4(1) of the CRR shall qualify for the retail exposure class under the Standardised or Internal Ratings Based ('IRB') approaches for credit risk as defined in Chapters 2 and 3 of the CRR, or a company which is eligible for the treatment set out in Article 153(4) of the CRR and where the aggregate deposits by that SME or company on a group basis do not exceed EUR 1 million. These exposures shall be assigned to counterparty sectors according to the nature of the immediate counterparty. Both performing and non-performing retail loans and advances shall be reported in this row.
0070	**Of which: secured by immovable property** This row shall include retail loans formally secured by residential or commercial immovable property collateral, regardless of their loan/collateral ratio (commonly referred as 'loan-to-value') and the legal form of the collateral.
0080	**Of which: consumer loans** This row shall include retail loans granted mainly for the personal consumption of goods and services.
0090	**Wholesale non-financial** Loans and advances to non-financial corporations in accordance with Part I, point (e) of paragraph 42 of Annex V of the ITS on supervisory reporting.
0100	**Wholesale financial**

[5] Commission Implementing Regulation (EU) 2021/451 of 17 December 2020 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to supervisory reporting of institutions and repealing Implementing Regulation (EU) No 680/2014

	Loans and advances to credit institutions and other financial corporations in accordance with points (c) and (d) of paragraph 42, Part I, Annex V of the ITS on supervisory reporting.
0110	**Debt securities** This row shall include debt instruments held by the institution issued as securities that are not loans, as defined in Part 1 paragraph 31 of Annex V of the ITS on supervisory reporting, including covered bonds and securitisation exposures.
0130	**Derivatives** Derivatives in accordance with point (29) of Article 2(1) of Regulation (EU) No 600/2014 of the European Parliament and of the Council. Institutions shall report the aggregate asset exposures of derivatives, including hedge-accounting and non-hedge accounting derivatives, and linear and non-linear derivatives. Only the asset exposures of derivatives shall be reported in rows 0130 to 0210, according to the convention specified in Part I, section 4.
0150	**Of which: interest rate derivatives** Interest rate derivatives shall be contracts related to an interest-bearing financial instrument the cash flows of which are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a treasury bill. That category shall be restricted to those deals where all the legs are exposed to only one currency's interest rate. It shall thus exclude contracts involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts the predominant risk characteristic of which is foreign exchange risk, which are to be reported as foreign exchange contracts. Interest rate contracts shall include, among others, forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, swaptions, collars and corridors), interest rate swaps and interest rate warrants.
0160	**Of which: foreign exchange derivatives** These derivatives shall include contracts involving the exchange of currencies in the forward market. They shall therefore cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaps and currency warrants. Foreign exchange derivatives shall include all deals involving exposure to more than one currency, whether in exchange rates or in interest rates.
0170-0190	**Breakdown of derivatives by counterparty**
0170	**Internal counterparties** Derivatives toward internal counterparties, namely internal transactions between the banking book and the trading book. Internal transactions between banking book and trading book shall refer to transactions involving banking book interest rate derivatives between the institutions' banking book as one counterpart and its trading book as the other. Transactions between internal functions of the bank within the scope of the banking book perimeter shall not

	be considered here. Only the asset exposures of such derivatives shall be reported in this row, according to the convention specified in Part I, section 4. For consolidated reporting, trades between the banking book of one intragroup counterparty and the trading book of another intragroup counterparty fall under this category.
0180	**Third parties collateralised** Collateralised derivatives with external counterparties held in the banking book. Collateralised transactions are the ones considered as centrally cleared through a central counterparty or through a clearing member and transactions cleared on a bilateral basis, as specified in Regulation 648/2012.[6]
0190	**Third parties non-collateralised** Non-collateralised derivatives with external counterparties held in the banking book are those not centrally cleared through a central counterparty or through a clearing member, but also transactions not cleared on a bilateral basis, as specified in Regulation 648/2012.
0200-0210	**Breakdown of derivatives by payment linearity**
0200	**Linear derivatives** Derivatives without embedded automatic/behavioural optionality, including plain vanilla interest rate swaps, forwards and FX swaps.
0210	**Non-linear derivatives** Derivatives with embedded automatic/behavioural optionality, including swaptions and explicit caps and floors.
0220	**Other** Other on-balance interest rate-sensitive assets that do not fall under the rows above shall be reported in this row.
0230	**Off-balance sheet assets: contingent assets** Off-balance sheet exposures shall include the off-balance sheet items listed in Annex I to CRR which are sensitive to the interest rate and which are in the scope of the EBA RTS on SOT. Off-balance sheet exposures shall include loan commitments, financial guarantees and other commitments. Fixed rate loan commitments with prospective borrowers shall be also included in this section. Loan commitment shall be reported as a combination of a short and a long position. It is the case of a fixed rate loan commitment the bank has a long position in the loan at the inception of the commitment and a short position when the loan is supposed to be drawn. Long positions shall be reported as assets while short position shall be reported as liabilities . Only the contingent instruments qualifying as assets shall be reported in this row.

[6] R2015/61 Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories Text with EEA relevance

0240	**<u>Total liabilities</u>** Total interest rate-sensitive liabilities in the scope of the SOT (EBA RTS on SOT) and irrespective of their accounting treatment. This row shall include: - Liabilities vis a vis Central Banks. - Debt securities issued. - Non-maturity deposits. - Term deposits. - Derivatives. - Other.
0250	**<u>Central bank</u>** Liabilities vis a vis Central Banks as defined in point 46 of Article 4(1) of the CRR.
0260	**<u>Debt securities issued</u>** Debt instruments issued as securities by the institution that are not deposits, as defined in Part 1 Article 37 of Annex V of the ITS on supervisory reporting.
0280	**<u>Of which: AT1 or T2</u>** Debt securities issued in accordance with Articles 61 and 72 of the CRR, excluding perpetual own funds without any call dates (Article 4 of EBA RTS on SOT).
0290	**<u>NMDs: Retail transactional</u>** Retail non-maturity deposits held in a transactional account as defined in Article 1, point 1 (11) of the EBA RTS on SA. Retail transactional NMDs shall include non-interest-bearing and other retail accounts whose remuneration component is not relevant in the client's decision to hold money in the account.
0310	**<u>Of which: core</u>** Core component of non-maturity deposits as defined in Article 1, point 1 (16) of the EBA RTS on SA. NMDs which are stable and unlikely to reprice even under significant changes in interest rate environment, and/or other deposits whose limited elasticity to interest rate changes could be modelled by institutions
0320	**<u>Of which: exempted from 5Y cap</u>** Regulated savings exposures according to paragraph (a) of Article 428f(2) of the CRR, but not limited to the centralised part, or those with material economic or fiscal constraints in case of withdrawal, for which the institution is not constraining the maximum weighted average repricing date to 5 years.
0330	**<u>NMDs: Retail non-transactional</u>**

	Retail non-maturity deposits held in a non-transactional account as defined in Article 1, point 1 (12) of the EBA RTS on SA. Other retail deposits which are not considered "Non-Maturity Deposits: Retail Transactions" shall be considered as held in a non-transactional account. In particular, retail non-transactional deposits shall include retail accounts (including regulated ones) whose remuneration component is relevant in the client's decision to hold money in the account.
0370	**NMDs: Wholesale non-financial** Wholesale deposits as defined in Article 1, point 1 (13) of the EBA RTS on SA which are NMDs from non-financial corporations (NFCs) as defined in Part I, Paragraph 42 (e) of Annex V of the ITS on supervisory reporting.
0410	**NMDs: Wholesale financial** Wholesale deposits as defined in Article 1, point 1 (13) of the EBA RTS on SA which are NMDs from counterparties according to Part I, paragraph 42, point (c) and (d), Annex V of the ITS on supervisory reporting.
0430	**Of which: operational deposits** NMDs that classify as operational deposits according to Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61[7] (LCR Delegated Regulation
0440	**Term deposits** Non-transferable deposits which the depositor is not allowed to withdraw before an agreed maturity or that can be early withdrawn provided that the depositor is charged with early withdrawal (prepayment) costs and fees. This item shall include administratively regulated savings deposits where the maturity related criterion is not relevant. Although deposits with agreed maturity may feature the possibility of earlier redemption after prior notification, or may be redeemable on demand subject to certain penalties, these features shall not be considered to be relevant for classification purposes.
0460	**Retail** This row shall include term deposits from retail customers**.**
0470	**Wholesale non-financial** Term deposits from wholesale non-financial clients. Wholesale deposits as defined in Article 1, point 1 (13) of the EBA RTS on SA which are NMDs from NFCs as defined in Part I, Paragraph 42 (e) of Annex V of the ITS on supervisory reporting.
0480	**Wholesale financial** Term deposits from wholesale financial clients.

[7] Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions Text with EEA relevance

	Wholesale deposits as defined in Article 1, point 1 (13) of the EBA RTS on SA which are NMDs from counterparties according to Part I, paragraph 42, point (c) and (d), Annex V of the ITS on supervisory reporting.
0490	**Derivatives** Derivatives in accordance with point (29) of Article 2(1) of Regulation (EU) No 600/2014 of the European Parliament and of the Council. Institutions shall report under this section the aggregate liability exposures of derivatives, including hedge-accounting and non-hedge accounting derivatives, and linear and non-linear derivatives. Only the liability exposures of derivatives shall be reported in rows 0490 to 0570, according to the convention specified in Part I, section 4.
0510	**Of which: interest rate derivatives** Interest rate derivatives shall be contracts related to an interest-bearing financial instrument the cash flows of which are determined by referencing interest rates or another interest rate contract such as an option on a futures contract to purchase a treasury bill. That category shall be restricted to those deals where all the legs are exposed to only one currency's interest rate. It shall thus exclude contracts involving the exchange of one or more foreign currencies such as cross-currency swaps and currency options, and other contracts the predominant risk characteristic of which is foreign exchange risk, which are to be reported as foreign exchange contracts. Interest rate contracts shall include forward rate agreements, single-currency interest rate swaps, interest rate futures, interest rate options (including caps, floors, collars and corridors), interest rate swaps and interest rate warrants.
0520	**Of which: foreign exchange derivatives** These derivatives shall include contracts involving the exchange of currencies in the forward market. They shall therefore cover outright forwards, foreign exchange swaps, currency swaps (including cross-currency interest rate swaps), currency futures, currency options, currency swaps and currency warrants. Foreign exchange derivatives shall include all deals involving exposure to more than one currency, whether in exchange rates or in interest rates.
0530-0550	**Breakdown of derivatives by counterparty**
0530	**Internal counterparties** Derivatives toward internal counterparties, namely internal transactions between the banking book and the trading book. Internal transactions between banking book and trading book shall refer to transactions involving banking book interest rate derivatives between the institutions' banking book as one counterpart and its trading book as the other. Transactions between internal functions of the bank within the scope of the banking book perimeter shall not be considered here. Only the asset exposures of such derivatives shall be reported in this row, according to the convention specified in Part I, section 4. For consolidated reporting, trades between the banking book of one intragroup counterparty and the trading book of another intragroup counterparty fall under this category.

0540	**Third parties collateralised** Collateralised derivatives with external counterparties held in the banking book. Collateralised transactions are the ones considered as centrally cleared through a central counterparty or through a clearing member and transactions cleared on a bilateral basis, as specified in Regulation 648/2012.[8]
0550	**Third parties non-collateralised** Non-collateralised derivatives with external counterparties held in the banking book are those not centrally cleared through a central counterparty or through a clearing member, but also transactions not cleared on a bilateral basis, as specified in Regulation 648/2012.
0560-0570	**Breakdown of derivatives by payment linearity**
0560	**Linear derivatives** Derivatives without embedded automatic/behavioural optionality, including plain vanilla interest rates swap and fX swaps.
0570	**Non-linear derivatives** Derivatives with embedded automatic/behavioural optionality, including swaptions and explicit caps and floors.
0580	**Other** Other on-balance interest rate sensitive-liabilities that were not classified in the rows above shall be reported in this row.
0590	**Off-balance sheet liabilities: contingent liabilities** Off-balance sheet items shall include products such as interest rate sensitive loan commitments. Contingent liabilities shall be seen as a combination of a short and a long position. Specifically, in case the bank has a credit line with other institutions, the bank will have a long position when the loan is supposed to be drawn and a short position at the opening date of the credit line. Long positions shall be reported as assets while short positions shall be reported as a liability. Only the contingent instruments qualifying as liabilities shall be reported in this row.
0600-0670	**Memorandum Items**
0600	**Total Assets with impact on MV** Total assets where MV changes are relevant for P/L or equity. For IFRS institutions, banking book assets that are recorded at fair value according to the applicable accounting framework (either through P/L or OCI), together with debt securities and other instruments recorded at amortized cost subject to a fair value hedge accounting. Derivatives in the banking book (including also non-accounting hedge related) shall be reported in this section except for the

[8] R2015/61 Regulation (EU) No 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories Text with EEA relevance

	effective component of those accounting cash-flow hedge derivatives hedging amortized cost items in accordance with Article 33(1)(a) of the CRR.
0610	**Debt securities** Debt securities accounted at fair value, together with debt securities at amortized cost subject to a fair value accounting hedge.
0620	**Derivatives** Derivatives in accordance with point (29) of Article 2(1) of Regulation (EU) No 600/2014 of the European Parliament and of the Council. Derivatives qualifying as assets shall be reported in this row, according to the convention specified in Part I, section 4,excluding those derivatives designed as cash flow hedges hedging amortized cost items.
0630	**Other** Other assets at fair value, together with other assets at amortized cost subject to a fair value hedge accounting.
0640	**Total Liabilities with impact on MV** Institutions shall report total liabilities measured at fair value through profit or loss without being included in the held for trading or trading portfolio. Liabilities that are recorded at fair value according to the applicable accounting framework (either through P/L or OCI) together with debt securities issued and other liabilities recorded at amortized cost subject to a fair value hedge accounting. Derivatives shall also be reported in this section except for those designed as cash flows hedges hedging amortized cost items.
0650	**Debt securities issued** Debt securities issued as securities by the institution that are not deposits, as defined in Part 1 Article 37 of Annex V of the ITS on supervisory reporting that are accounted at fair value, together with debt securities issued at amortized cost subject to a fair value accounting hedge.
0660	**Derivatives** Derivatives in accordance with point (29) of Article 2(1) of Regulation (EU) No 600/2014 of the European Parliament and of the Council. Institutions shall report under this section the aggregate liability exposures of derivatives, excluding those derivatives designed as cash flow hedges hedging amortized cost items, according to the convention specified in Part I, section 4.
0670	**Other** Other liabilities at fair value, together with other liabilities at amortized cost subject to a fair value hedge accounting.

Columns	Legal references and instructions
0010-0070	**<u>Economic value of equity</u>** Institutions shall follow the same instructions as described in {J 01.00; r0010-r0090}.
0010	**<u>Level of EVE - Baseline scenario</u>** Institutions shall follow the same instructions as described in {J 01.00; r0030}.
0020	**<u>ΔEVE - Parallel shock up</u>** Institutions shall follow the same instructions as described in {J 01.00; r0040}.
0030	**<u>ΔEVE - Parallel shock down</u>** Institutions shall follow the same instructions as described in {J 01.00; r0050}.
0040	**<u>ΔEVE - Steepener shock</u>** Institutions shall follow the same instructions as described in {J 01.00; r0060}.
0050	**<u>ΔEVE - Flattener shock</u>** Institutions shall follow the same instructions as described in {J 01.00; r0070}.
0060	**<u>ΔEVE - Short rates shock up</u>** Institutions shall follow the same instructions as described in {J 01.00; r0080}.
0070	**<u>ΔEVE - Short rates shock down</u>** Institutions shall follow the same instructions as described in {J 01.00; r0090}.
0080-0100	**<u>Net Interest Income</u>** Institutions shall follow the same instructions as described in {J 01.00; r0100-r00140}.
0080	**<u>Level of NII - Baseline scenario</u>** Institutions shall follow the same instructions as described in {J 01.00; r0120}.
0090	**<u>ΔNII - Parallel shock up</u>** Institutions shall follow the same instructions as described in {J 01.00; r0130}.
0100	**<u>ΔNII - Parallel shock down</u>** Institutions shall follow the same instructions as described in {J 01.00; r0140}.

0110-0130	**Market Value** Institutions shall follow the same instructions as described in {J 01.00; r0150-r0170}.
0110	**Level of MV - Baseline scenario** Institutions shall follow the same instructions as described in {J 01.00; r0150}.
0120	**∆MV - Parallel shock up** Institutions shall follow the same instructions as described in {J 01.00; r0160}.
0130	**∆MV - Parallel shock down** Institutions shall follow the same instructions as described in {J 01.00; r0170}.

PART IV: REPRICING CASH FLOWS (J 03.00 and J 06.00)

14. General remarks

23. Templates J 03.00 and J 06.00 contain detailed information on the repricing cash flows for the balance-sheet items reported in templates J 02.00 and J 05.00. This information shall be reported under an EVE perspective, considering the requirements and modelling assumptions specified in Article 4 of the EBA RTS SOT and considering contractual information, and in both cases disregarding automatic optionality. The instructions for the rows shall be the same as described in Part I, section 13 of this Annex. Moreover, institutions shall duly consider the reporting conventions specified in Part I, in particular those related to the definition of fixed/floating rate instruments and the treatment of derivatives and options.

24. The templates shall be reported for each currency separately in which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amount to 5% or more of the total non-trading book financial assets or liabilities, or less than 5% if the sum of financial assets or liabilities included in the calculation is lower than 90% of total non-trading book financial assets (excluding tangible assets) or liabilities.

25. Moreover, the templates shall be reported separately according to contractual and behavioural conditions (Modelling: contractual or behavioural):

    i. Contractual: according to the contractual repricing terms as defined in Article 1, point 1 (18) of the EBA RTS on SA without taking into account behavioural assumptions. Only contractual and legal features (disregarding automatic options and legal caps/floors) shall be considered. The cash flow profile of non-maturity products (including NMDs) shall be treated as short-term variable positions (shortest time bucket). No behavioural early-termination and pre-payment shall be applied, equivalent to 0% rates for conditional prepayment and early redemption;

    ii. Behavioural modelling in the baseline scenario: according to the modelled repricing cash flows which accounts, where applicable, for behavioural assumptions under the baseline scenario.

26. Moreover, the templates shall be reported separately by their “Type of instrument” (“fixed rate instrument” or “floating rate instrument”) according to the convention specified in Part I, section 3.

27. Institutions shall not report columns related to the carrying amount, the exposure value, information on automatic options and behavioural modelling, the average yield, the contractual maturity and the PVO1 (columns 0010-0080) in the sheets for contractual conditions.

15. Instructions concerning specific positions

Columns	Legal references and instructions
0010	**Carrying amount** Paragraph 27 of Part I, Annex V of the ITS on Supervisory Reporting.
0020	**Exposure value** Article 111 of the CRR and Part Three, Title II, Chapter 3, Section 5 of that Regulation.
0030	**% With embedded or explicit automatic optionality – bought** Percentage of the exposure value reported in column 0020 subject to bought automatic interest rate options. The optionality can arise from standalone instruments bought by the institution (including *floors*, *caps* and *swaptions*) or be “embedded” within the contractual terms of other standard banking products. Embedded automatic bought options shall include, in case of floating rate positions: (i) bought floors over floating rate assets (loans or debt securities); (ii) bought caps over floating rate debt securities issued etc. In case of fixed rate positions, they shall include: (i) fixed rate debt security assets with a prepayment option for the bank (embedded bought swaption payer); (ii) fixed rate debt securities issued liabilities with a prepayment option for the bank (embedded bought swaption receiver). Explicit automatic bought options are non-linear derivatives which shall include, (i) explicit bought floors as floating rates asset exposures; (ii) explicit bought swaption payers (bank has the right to enter into an Interest Rate Swap paying fixed receiving variable) as fixed rate assets; (iii) explicit bought caps as floating rate liability exposures; (iv) explicit bought swaption receivers (bank has the right to enter into an Interest Rate Swap receiving fixed paying variable) as fixed rate liability exposures. When calculating the percentage exposure, institutions shall duly consider the conventions specified in Part I, sections 3 and 4 with regards derivatives and options.
0040	**% With embedded or explicit automatic optionality - sold** Percentage of the exposure value reported in column 0020 subject to sold automatic interest rate options. The optionality can arise from standalone instruments sold by the institution (including *floors*, *caps* and *swaptions*) or be “embedded” within the contractual terms of other standard banking products. Embedded automatic sold interest rate options shall include, in case of floating rate positions: (i) sold caps over floating rate assets (loans and debt securities); (ii) sold floors over floating rate debt securities issued etc. For fixed rate positions, they shall include: (i) fixed rate debt securities with a prepayment option for the issuer (embedded sold swaption receiver); (ii) sold floors for NMDs and term deposits including legal and implied floors and (iv) fixed rate debt securities issued with a prepayment option for the investor (embedded sold swaption payer).

	Explicit automatic sold options are non-linear derivatives which shall include, (i) explicit sold caps as floating rates asset exposure; (ii) explicit sold swaption receivers (bank has the obligation to enter into an Interest Rate Swaps paying fixed receiving variable) as fixed rate asset exposure; (iii) explicit sold floors as floating rate liability exposure; (iv) explicit sold swaption payers (bank has the obligation to enter into an Interest Rate Swaps receiving fixed paying variable) as fixed rate liability exposure. When calculating the percentage exposure, institutions shall duly consider the conventions specified in Part I, sections 3 and 4 with regards derivatives and options.
0050	**<u>% Subject to behavioural modelling</u>** Percentage of the exposure value reported in column 0020, subject to behavioural modelling, for which the timing or amount of the cash flows depend on the behaviour of customers.
0060	**<u>Weighted average yield</u>** Average yield weighted by the exposure value.
0070	**<u>Weighted average maturity (contractual)</u>** Average contractual maturity measured in years weighted by the exposure value.
0080	**<u>PVO1 (without automatic optionality)</u>** Institutions shall report the absolute economic value change of each item resulting from a one basis point (0.01%) (PVO1) parallel shift of the yield curve. Automatic interest rate options whether explicit or embedded, shall be stripped out from their host contracts and ignored from the PVO1 calculation. Therefore, automatic optionality embedded in assets and liabilities shall not be considered in the calculation.
0090-0270	**<u>Repricing schedule for all notional repricing cash flows</u>** Institutions shall report all future notional repricing cash flows arising from the interest rate-sensitive positions in the scope of the SOT (EBA RTS on SOT) onto 19 predefined time buckets (into which they fall according to their repricing dates. The definition of 'repricing date' and 'notional repricing cash flows' follow Article 1.1(1) and 1.1(2) of the EBA RTS on SA. Automatic interest rate options whether explicit or embedded, shall be stripped out from their host contracts and ignored at the notional repricing cash flow slotting.

PART V: RELEVANT PARAMETERS (J 04.00 and J 07.00)

16. General remarks

28. Templates J 04.00 and J 07.00 contain information on the relevant parameters to monitor the modelling of the IRRBB. Most of the information in this template shall be derived from the information reported in templates J 02.00, J 05.00, J 03.00 and J 06.00. The information shall be reported considering an EVE perspective, including the requirements and modelling assumptions specified in Article 4 of the EBA RTS on SOT, and disregarding automatic optionality, except for rows 0120 to 0150.

29. These templates shall be reported for each currency separately for which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amounts to 5% or more of the total non-trading book financial assets or liabilities, or less than 5% if the sum of financial assets or liabilities included in the calculation is lower than 90% of total non-trading book financial assets (excluding tangible assets) or liabilities.

17. Instructions concerning specific positions

Row	Legal references and instructions
0010-0110	**NMDs - Behavioural modelling - Average repricing dates before and after modelling** Average repricing dates shall be calculated per NMD category according to the breakdown specified in Part I, section 13 of this Annex, with a further breakdown of i) the part deemed to be the 'core' volume (for those NMD's different to wholesale financial, and according to the definition of 'core' in Article 1.1(16) of the EBA RTS on SA, ii) the perimeter of regulated savings referred to in paragraph (a) of Article 428f(2) of the CRR - not limited to the centralised part - or any other with material economic or fiscal constraints in case of withdrawal, on which the institution is not applying a cap on their repricing maturity (e.g. 5Y cap), in its IRRBB internal risk management ii) and the perimeter of operational deposits as defined in Article 27(1)(a) LCR Delegated Regulation. The average repricing dates shall be calculated as a weighted average of the 'repricing dates' and the 'notional repricing cash flows' of the positions in each relevant NMD category/breakdown (definition of 'repricing date' and 'notional repricing cash flows' according to Article 1.1(1) and 1.1(2) of the EBA RTS on SA).
0120-0150	**NMDs - Behavioural modelling – PTR Over 1 year horizon** The Pass-through rate (PTR) as defined in Article 1 point 1 (15) of the EBA RTS on SA shall be reported per NMD category according to the breakdown specified in Part I, section 13 of this Annex, and for a 1 year time horizon. Institutions shall report as the PTR, the weighted average percentage of the interest rate shock that is assumed to be transferred to their NMDs, under the interest rate regulatory scenarios and NII metric specified in EBA RTS on SOT.

0160-0230	**<u>Fixed Rate - Prepayment risk - Average repricing dates before and after modelling</u>** Average repricing dates shall be calculated per relevant category as specified in Part I, section 13 of this Annex for fixed rate ‘loans and advances’ and fixed rate ‘debt securities’ subject to prepayment risk. Institutions shall consider as positions subject to prepayment risk only those positions for which the customer does not bear the full economic costs of the early prepayment. Positions for which the customer bears the full economic cost of the early prepayment, shall not be considered to be subject to prepayment risk for the purposes of the calculation. The average repricing dates shall be calculated as a weighted average of the ‘repricing dates’ and the ‘notional repricing cash flows’ of positions in each relevant fixed rate ‘loans and advances’ and fixed rate ‘debt securities’ category/breakdown (definition of ‘repricing date’ and ‘notional repricing cash flows’ according to Article 1.1(1) and 1.1(2) of the EBA RTS on SA).
0240-0310	**<u>Fixed Rate - Prepayment risk – Conditional prepayment rates (annualised average)</u>** The annualised average conditional prepayment rate shall be reported in annualized terms, per relevant category as specified in Part I, section 13 of this Annex, as the weighted annual average prepayment rate, by the outstanding amount in each yearly period, until the portfolio run-off, of the fixed rate ‘loans and advances’ and fixed rate ‘debt securities’ portfolios subject to prepayment risk.
0320-0350	**<u>Fixed Rate – Early redemption risk - Average repricing dates before and after modelling</u>** Average repricing dates shall be calculated per relevant category, as specified in Part I, section 13 of this Annex for fixed rate ‘term deposits’ subject to early redemption risk. The average repricing dates shall be calculated as a weighted average of the ‘repricing dates’ and the ‘notional repricing cash flows’ of aggregated positions in each relevant category/breakdown (definition of ‘repricing date’ and ‘notional repricing cash flows’ according to Article 1.1(1) and 1.1(2) of the EBA RTS on SA). Institutions shall consider as positions subject to early redemption risk only those positions for which the customer does not bear with the full economic costs of the early redemption. Positions for which the customer bears the full economic cost of early redemption, shall not be considered to be subject to early redemption risk for the purposes of the calculation.
0360-0390	**<u>Fixed Rate – Early redemption risk - Early redemption rates (cumulative average)</u>** The cumulative average conditional early redemption rate shall be reported per relevant category, as specified in Part I, section 13 of this Annex, as the ratio between the early redeemed amount of fixed rate ‘term deposit’ positions subject to early redemption risk (per relevant category), divided by the overall

	outstanding amount of fixed rate 'Term deposits' subject to early redemption risk (per relevant category).

Columns	Legal references and instructions
0010	**Exposure value** Article 111 of the CRR and Part Three, Title II, Chapter 3, Section 5 of that Regulation. For rows related to NMDs, the exposure value shall correspond to that reported in template J 03.00, column 0020. For rows related to fixed rate instruments subject to prepayment risk, the exposure value shall correspond to the specific portfolios subject to prepayment risk. For rows related to fixed rate instruments subject to early redemption risk, the exposure value shall correspond to the portfolios subject to early redemption risk.
0020	**Subject to behavioural modelling (%)** Percentage of the exposure value reported in column 0010, for which the institution applies behavioural modelling.
0030	**Baseline scenario (contractual)** Institutions shall provide the relevant parameters (i.e. average repricing dates) according to the contractual conditions of the underlying instruments for exposures subject to contractual terms and features, under the baseline interest rate scenario. Institutions shall report data considering the specifications defined in Article 98(5)(a) of CRD and specified under Article 4 of the EBA RTS on SOT. Behavioural models and/or conditional models (as specified in Article 4(d) of the EBA RTS on SOT), shall not be considered for the purposes of deriving the parameters.
0040	**Baseline scenario (behavioural)** Institutions shall provide the relevant parameters (i.e., average repricing dates) used for exposures subject to behavioural modelling, for which the timing and amount of the cash flows depend on the behaviour of customers, under the baseline interest rate scenario. Institutions shall report data considering the specifications defined in Article 98(5)(a) of CRD and specified under Article 4 of the EBA RTS on SOT.
0050	**Parallel shock up (conditional)** Institutions shall follow the same instructions as described in {J 01.00; r0040}.
0060	**Parallel shock down (conditional)**

	Institutions shall follow the same instructions as described in {J 01.00; r0050}.
0070	**Steepener shock (conditional)** Institutions shall follow the same instructions as described in {J 01.00; r0060}.
0080	**Flattener shock (conditional)** Institutions shall follow the same instructions as described in {J 01.00; r0070}.
0090	**Short rates shock up (conditional)** Institutions shall follow the same instructions as described in {J 01.00; r0080}.
0100	**Short rates shock down (conditional)** Institutions shall follow the same instructions as described in {J 01.00; r0090}.

PART VI: QUALITATIVE INFORMATION (J 08.00)

18. General remarks

30. Template J 08.00 contains qualitative data on methodologies used in the assessment of the IRRBB.

31. Institutions shall report the relevant information based on a predefined list of options. Rows 0320 to 0360 shall be reported for each currency separately for which the institution has positions where the accounting value of financial assets or liabilities denominated in a currency amounts to 5% or more of the total non-trading book financial assets or liabilities, or less than 5% if the sum of financial assets or liabilities included in the calculation is lower than 90% of total non-trading book financial assets (excluding tangible assets) or liabilities. The other rows (from 0010 to 0310) are not currency dependant.

19. Instructions concerning specific positions

Row	Legal references and instructions
0010	**Approach used for the purpose of the SOT (NII/EVE)** Institutions shall indicate the approach was use for the purpose of the SOT calculation (NII/EVE): - Simplified SA - SA - IMS
0020	**Requirement from the Competent Authority (NII/EVE)** Article 84(3) and (4) of the CRD. In case the institution's method for calculating the EVE/NII is based on the SA, institutions shall report whether this was a requirement from the Competent Authority: - Yes - No
0030	**Methodology (NII)** Institutions shall indicate whether a repricing gap, a full revaluation or a mixed approach has been considered in the computation of the NII SOT. - Repricing gap - Full revaluation - Mix - Other
0040	**Conditional Cash Flows (NII)** Institutions shall indicate whether conditional cash flows have been considered in the computation of the NII SOT. - All material items.

	- Some material items. - Not considered.
0050	**<u>Option Risk (NII)</u>** Institutions shall indicate whether option risk has been considered in the computation of the NII SOT. - Considered - Not considered.
0060	**<u>Basis Risk (NII)</u>** Institutions shall indicate whether basis risk has been considered in the computation of the NII SOT. - Considered - Not considered.
0070	**<u>Methodology (EVE)</u>** Institutions shall indicate whether a duration gap or full revaluation approach has been considered in the computation of the EVE SOT. - Duration Gap - Full Revaluation - Mix - Other.
0080	**<u>Conditional Cash Flows (EVE)</u>** Institutions shall indicate whether conditional cash flows have been considered in the computation of the EVE SOT. - All material items. - Some material items. - Not considered.
0090	**<u>Option Risk (EVE)</u>** Institutions shall indicate whether option risk has been considered in the computation of the EVE SOT. - Considered - Not considered.
0100	**<u>Basis Risk (EVE)</u>** Institutions shall indicate whether basis risk has been considered in the computation of the EVE SOT. - Considered - Not considered.
0110	**<u>Commercial margins/other spread components (EVE)</u>**

	Institutions shall indicate whether commercial margins and other spread components have been included in the computation of the EVE SOT risk measure: - Included - Excluded
0120	**Penalty fees from loan prepayments** Institutions shall indicate whether penalty fees from loan prepayments have been included as part of the IRRBB NII SOT: - Included - Excluded
0130	**Pension obligations/pension plan assets** Institutions shall indicate whether pension obligations and pension plan assets have been included in the calculation of IRRBB EVE SOT: - Included - Excluded
0140	**Non-performing exposures** Institutions shall indicate whether non-performing exposures have been included in the EVE SOT: - Included - Excluded
0150	**Fixed rate loan commitments** Institutions shall indicate whether fixed rate loan commitments been included in the IRRBB EVE/NII SOT: - Included - Excluded
0160	**Risk of prepayment** Institutions shall indicate whether the risk of retail prepayment has been included in the IRRBB EVE/NII SOT calculations: - Included - Excluded
0170	**Risk of early redemption** Institutions shall indicate whether the risk of retail early redemption has been included in the IRRBB EVE/NII SOT calculations: - Included - Excluded
0180	**General approach for NMD modelling** Institutions shall indicate the method used to determine the behavioural repricing time of the NMDs:

	- Time series model (Basel/EBA Stable/non-stable/PTR approach) - Replication portfolio - Economical models (modelling financial wealth allocation to NMDs or alternative investments according to different market scenarios/economic factors) - Expert judgement - Other
0190	**Identification of core NMD balances** Institution shall indicate whether they face challenges in identifying NMD core balances unconditional to the IR scenario: - Yes. - No.
0200	**Relevant drivers for NMD balances** Institutions shall list the name/s of the relevant driver/s used to identify core balances.
0210	**NMD core balances (slotting of core balances)** Institutions shall indicate how they allocate NMD core balances: - All core balances allocated in only one repricing tenor. - Core balances allocated in different repricing tenors.
0220	**5-year NMD repricing cap on IRRBB risk management** Institutions shall indicate whether any unintended impact is observed in terms of IRRBB risk management and hedging strategies, due to the 5-year repricing cap in the IRRBB IMS:: - Yes. - No.
0230	**Exemptions to the 5-year NMD repricing cap** Institutions shall indicate whether they use the exemptions to the 5-year repricing cap for any of their IRRBB products: - Yes. - No.
0240	**Modelling of operational NMDs from financial customers** Institutions shall indicate whether NMDs from financial customers classified as operational deposits, for which Article 27(1)(a) of the LCR Delegated Regulation applies, are subject to behavioural modelling: - Yes. - No.
0250	**Changes in balance sheet structure due to interest rates**

	Institutions shall indicate the changes performed in their balance sheet structure since the last reporting on IRRBB: - Reduction of the duration gap between asset/liabilities by reducing the duration of the asset. - Reduction of the duration gap between asset/liabilities by increasing the duration of liabilities. - Reduction of the duration gap between asset/liabilities by reducing the duration of the asset and increasing the duration of liabilities. - Increase of the duration gap by increasing the duration of assets. - Increase of the duration gap by reducing the duration of liabilities - Increase of the duration gap by increasing the duration of assets and reducing the duration of liabilities.
0260	**<u>IRRBB mitigation and hedging strategies (EVE)</u>** Institutions shall indicate whether they expect to develop changes in their IRR mitigation and hedging strategies in any of the scenarios foreseen in the EBA RTS on SOT for EVE: - Parallel shock up. - Parallel shock down. - Steepener shock. - Flattener shock. - Short rates shock up. - Short rates shock down.
0270	**<u>IRRBB mitigation and hedging strategies (NII)</u>** Institutions shall indicate whether they expect to develop changes in their IRR mitigation and hedging strategies in any of the scenarios foreseen in the EBA RTS on SOT for NII: - Parallel shock up. - Parallel shock down.
0280	**<u>SOT on NII risk measure under the IMS Approach - PTR of Retail Term deposits</u>** Institutions shall indicate whether they pass through 100% of market interest rates changes to the retail term deposits repricing after their maturity under the parallel +200 IR scenario: - Yes. - No.
0290	**<u>SOT on NII risk measure under the IMS Approach - PTR of Fixed Retail Loans</u>**

	Institutions shall indicate whether they pass through 100% of market interest rate changes to the retail fixed loans repricing after their maturity under the parallel +200 IR scenario: - Yes. - No.
0300	**<u>Basis risk</u>** Institutions shall indicate whether they consider basis risk to be material: - Yes, basis risk is material. - No.
0310	**<u>CSRBB</u>** Institutions shall refer whether they envisage a different perimeter of instruments subject to the CSRBB for the NII and EVE metrics: - Yes. - No.
0320	**<u>Risk-free yield curve (discounting in EVE SOT)</u>** Institutions shall report the risk-free yield curve that have been used for discounting in accordance with Article 4(m) of the EBA RTS on SOT: - Interbank secured. - Interbank unsecured overnight. - Interbank unsecured term. - Sovereign curve. - Product specific curve. - Entity specific curve. - Other.
0330	**<u>Risk-free yield curve (internal risk measures of EVE)</u>** Institutions shall report the risk-free yield curve that have been used for internal purposes for discounting the internal risk measure of EVE: - Interbank secured. - Interbank unsecured overnight. - Interbank unsecured term. - Sovereign curve. - Product specific curve. - Entity specific curve. - Other.
0340	**<u>Change of material assumptions (EVE)</u>**

	Institutions shall indicate whether any material assumptions underlying the calculation of the supervisory standard shock in EVE SOT metrics have changed since the last reporting: - Yes - No
0350	**<u>Change of material assumptions (NII)</u>** Institutions shall indicate whether any material assumptions underlying the calculation of the supervisory standard shock in NII SOT metrics have changed since the last reporting: - Yes - No
0360	**<u>Post-shock interest rate floor (NII/EVE)</u>** Considering the specification of Article 4(k) of the EBA RTS on SOT, institutions shall indicate if the maturity-dependent post-shock interest rate floor is binding for any of the specific currencies reported: - Yes - No