



2024/855

24.4.2024

COMMISSION IMPLEMENTING REGULATION (EU) 2024/855

of 15 March 2024

amending the implementing technical standards laid down in Implementing Regulation (EU) 2021/451 as regards rules on the supervisory reporting of interest rate risk in the banking book

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012⁽¹⁾ and in particular Article 430(7), fifth subparagraph, thereof,

Whereas:

- (1) Commission Implementing Regulation (EU) 2021/451⁽²⁾ specifies the uniform reporting formats and templates, the instructions and methodology on how to use those templates, the frequency and dates of reporting, the definitions and the IT solutions for the reporting referred to in Article 430(1) to (4) of Regulation (EU) No 575/2013. Regulation (EU) No 575/2013 has been amended by Regulation (EU) 2019/876 of the European Parliament and of the Council⁽³⁾. In addition, Directive (EU) 2019/878 of the European Parliament and of the Council⁽⁴⁾ introduced certain new prudential requirements into Directive 2013/36/EU of the European Parliament and of the Council⁽⁵⁾. Those amendments should be reflected into Implementing Regulation (EU) 2021/451.
- (2) For that reason, it is necessary to lay down the reporting templates that should be used to provide supervisors with the data they need to monitor Interest Rate Risks in the Banking Book (IRRBB), and the impact on institutions caused by changes in policy rates, including the interaction of the IRRBB with the management of interest rate risks by institutions, and the identification of outliers within both the Supervisory Outlier Test (SOT) on economic value of equity, and the SOT on net interest income.
- (3) Pursuant to Article 430(8), point (e), of Regulation (EU) No 575/2013 the European Banking Authority (EBA) is to make recommendations on how to reduce reporting requirements for at least small and non-complex institutions, so that these are reflected in the reporting framework. The EBA published in 2021 the Study of the cost of compliance with supervisory reporting requirements⁽⁶⁾ setting out recommendations for further improving proportionality in supervisory reporting. Taking into account those recommendations and to limit the reporting burden, small and non-complex institutions should report a set of reduced templates.

⁽¹⁾ OJ L 176, 27.6.2013, p. 1, ELI: <http://data.europa.eu/eli/reg/2013/575/oj>.

⁽²⁾ 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 (OJ L 97, 19.3.2021, p. 1, ELI: http://data.europa.eu/eli/reg_impl/2021/451/oj).

⁽³⁾ Regulation (EU) 2019/876 of the European Parliament and of the Council of 20 May 2019 amending Regulation (EU) No 575/2013 as regards the leverage ratio, the net stable funding ratio, requirements for own funds and eligible liabilities, counterparty credit risk, market risk, exposures to central counterparties, exposures to collective investment undertakings, large exposures, reporting and disclosure requirements, and Regulation (EU) No 648/2012 (OJ L 150, 7.6.2019, p. 1, ELI: <http://data.europa.eu/eli/reg/2019/876/oj>).

⁽⁴⁾ Directive (EU) 2019/878 of the European Parliament and of the Council of 20 May 2019 amending Directive 2013/36/EU as regards exempted entities, financial holding companies, mixed financial holding companies, remuneration, supervisory measures and powers and capital conservation measures (OJ L 150, 7.6.2019, p. 253, ELI: <http://data.europa.eu/eli/dir/2019/878/oj>).

⁽⁵⁾ 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, ELI: <http://data.europa.eu/eli/dir/2013/36/oj>).

⁽⁶⁾ EBA Study of the cost of compliance with supervisory reporting requirements of 7 June 2021 (EBA/Rep/2021/15).

- (4) Implementing Regulation (EU) 2021/451 should therefore be amended accordingly.
- (5) To give clarity and sufficient time to prepare for the implementation of the reporting requirements introduced by this Regulation, institutions should start reporting in accordance with this Regulation not earlier than 6 months after its date of entry into force, in accordance with Article 430(7), second subparagraph, of Regulation (EU) No 575/2013. As a result, and to allow for further time for the implementation of the amendments introduced by this Regulation by the institutions, institutions should start reporting the amended set of information no earlier than for the reference date of 30 September 2024.
- (6) This Regulation is based on the draft implementing technical standards submitted to the Commission by the EBA.
- (7) The EBA has conducted open public consultations on the draft implementing technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the Banking Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1093/2010 of the European Parliament and of the Council ⁽⁷⁾,

HAS ADOPTED THIS REGULATION:

Article 1

Implementing Regulation (EU) 2021/451 is amended as follows:

- (1) the following Article 20a is inserted:

‘Article 20a

Reporting of interest rate risk in the banking book

In order to report information on their interest rate risk in the banking book in accordance with Article 430(1) of Regulation (EU) No 575/2013, institutions shall submit the information specified in Annex XXVIII on an individual and a consolidated basis, in accordance with the instructions laid down in Annex XXIX, with the following frequencies, depending on the nature of the reporting institutions:

- (a) template 1 with a quarterly frequency by all institutions;
- (b) templates 2, 5 and 8 with a quarterly frequency by large institutions;
- (c) templates 3 and 6 with quarterly frequency by institutions that are neither large institutions nor small and non-complex institutions;
- (d) templates 4 and 7 with a quarterly frequency by small and non-complex institutions;
- (e) template 9 with quarterly frequency by institutions that are neither large institutions nor small and non-complex institutions and by small and non-complex institutions;
- (f) template 10 with an annual frequency by large institutions;
- (g) template 11 with annual frequency by institutions that are neither large institutions nor small and non-complex institutions and by small and non-complex institutions.’;
- (2) the text in Annex I to this Regulation is added as Annex XXVIII;
- (3) the text in Annex II to this Regulation is added as Annex XXIX.

⁽⁷⁾ Regulation (EU) No 1093/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Banking Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/78/EC (OJ L 331, 15.12.2010, p. 12, ELI: <http://data.europa.eu/eli/reg/2010/1093/oj>).

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

It shall apply from 1 September 2024.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 15 March 2024.

For the Commission
The President
Ursula VON DER LEYEN

REPORTING ON INTEREST RATE RISK IN THE BANKING BOOK

IRRBB TEMPLATES			
Template number	Template code	Adressees	Name of the template /group of templates
EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES [QUARTERLY]			
1	J 01.00	All institutions	EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES
BREAKDOWN OF SENSITIVITY ESTIMATES [QUARTERLY]			
2	J 02.00	Large institutions	BREAKDOWN OF SENSITIVITY ESTIMATES
3	J 03.00	“Other” institutions	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR “OTHER” INSTITUTIONS)
4	J 04.00	SNCIs	BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)
REPRICING CASH FLOWS [QUARTERLY]			
5	J 05.00	Large institutions	REPRICING CASH FLOWS
6	J 06.00	“Other” institutions	REPRICING CASH FLOWS (SIMPLIFIED FOR “OTHER” INSTITUTIONS)
7	J 07.00	SNCIs	REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)
RELEVANT PARAMETERS [QUARTERLY]			
8	J 08.00	Large institutions	RELEVANT PARAMETERS
9	J 09.00	“Other” institutions and SNCIs	RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND “OTHER” INSTITUTIONS)
QUALITATIVE INFORMATION [ANNUALLY]			
10,1	J 10.01	Large institutions	GENERAL QUALITATIVE INFORMATION
10,2	J 10.02	Large institutions	QUALITATIVE INFORMATION “CURRENCY BY CURRENCY”
11,1	J 11.01	“Other” institutions and SNCIs	GENERAL QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND “OTHER” INSTITUTIONS)
11,2	J 11.02	“Other” institutions and SNCIs	QUALITATIVE INFORMATION “CURRENCY BY CURRENCY” (SIMPLIFIED FOR SNCIS AND “OTHER” INSTITUTIONS)

J 01.00 – EVALUATION OF THE IRRBB: EVE/NII SOT AND MV CHANGES

Currency:

		Amount
		0010
Economic value of equity		
Δ EVE under worst scenario	0010	
Δ EVE ratio under worst scenario	0020	
EVE under baseline and supervisory shock scenarios		
Level of EVE under baseline scenario	0030	
Δ EVE under parallel shock up	0040	
Δ EVE under parallel shock down	0050	
Δ EVE under steepener shock	0060	
Δ EVE under flattener shock	0070	
Δ EVE under short rates shock up	0080	
Δ EVE under short rates shock down	0090	
Net interest income		
Δ NII under worst scenario	0100	
Δ NII ratio under worst scenario	0110	
NII under baseline and supervisory shock scenarios		
Level of NII under baseline scenario	0120	
Δ NII under parallel shock up	0130	
Δ NII under parallel shock down	0140	

		Amount
		0010
IMS Market value changes		
MV under baseline and supervisory shock scenarios		
Level of market value under baseline scenario	0150	
Δ MV under parallel shock up	0160	
Δ MV under parallel shock down	0170	
Other currencies: Size of interest rate shocks		
Parallel shock	0180	
Short rate shock	0190	
Long rate shock	0200	

J 02.00 – BREAKDOWN OF SENSITIVITY ESTIMATES

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensitivities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flattener shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
TOTAL ASSETS	0010															
of which: due to automatic optionality	0020															
Central bank	0030															
Interbank	0040															
Loans and advances	0050															
of which: fixed rate	0060															
of which: non-performing	0070															
Retail	0080															
of which: secured by residential real estate	0090															
Wholesale non-financial	0100															
Wholesale financial	0110															
Debt securities	0120															
of which: fixed rate	0130															
Derivatives hedging assets	0140															
of which: fixed rate	0150															
Hedging debt securities	0160															
Hedging other assets	0170															
Other	0180															
Off-balance sheet assets: contingent assets	0190															
TOTAL LIABILITIES	0200															
of which: due to automatic optionality	0210															
Central bank	0220															
Interbank	0230															
Debt securities issued	0240															
of which: fixed rate	0250															
of which: AT1 or T2	0260															
NMDs: Retail transactional	0270															
of which: fixed rate	0280															
of which: core component	0290															
of which: exempted from the 5Y cap	0300															
NMDs: Retail non-transactional	0310															
of which: fixed rate	0320															
of which: core component	0330															
of which: exempted from the 5Y cap	0340															
NMDs: Wholesale non-financial	0350															
of which: fixed rate	0360															
of which: core component	0370															
of which: exempted from the 5Y cap	0380															
NMDs: Wholesale financial	0390															
of which: fixed rate	0400															
of which: operational deposits	0410															

		Carrying amount	Duration	Bank estimate of IRRBB sensitivities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flatteners shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
Term deposits	0420															
of which: fixed rate	0430															
Retail	0440															
Wholesale non-financial	0450															
Wholesale financial	0460															
Derivatives hedging liabilities	0470															
of which: fixed rate	0480															
Hedging debt securities	0490															
Hedging other liabilities	0500															
Other	0510															
Off-balance sheet liabilities: Contingent liabilities	0520															
Other derivatives (Net asset/liability)	0530															
MEMORANDUM ITEMS																
Net derivatives	0540															
Net interest rate position without derivatives	0550															
Net interest rate position with derivatives	0560															
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

J 03.00 – BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR “OTHER” INSTITUTIONS)

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensitivities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	ΔEVE – Parallel shock down	ΔEVE – Steepener shock	ΔEVE – Flatteners shock	ΔEVE – Short rates shock up	ΔEVE – Short rates shock down	Level of NII – Baseline scenario	ΔNII – Parallel shock up	ΔNII – Parallel shock down	Level of MV – Baseline scenario	ΔMV – Parallel shock up	ΔMV – Parallel shock down
				0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
TOTAL ASSETS	0010															
Central bank	0030															
Interbank	0040															
Loans and advances	0050															
Debt securities	0120															
Derivatives hedging assets	0140															
Hedging debt securities	0160															
Hedging other assets	0170															
Other	0180															
Off-balance sheet assets: contingent assets	0190															
TOTAL LIABILITIES	0200															
Central bank	0220															
Interbank	0230															
Debt securities issued	0240															
NMDs: Retail transactional	0270															
NMDs: Retail non-transactional	0310															
NMDs: Wholesale non-financial	0350															
NMDs: Wholesale financial	0390															
Term deposits	0420															
Derivatives hedging liabilities	0470															
Hedging debt securities	0490															
Hedging other liabilities	0500															
Other	0510															
Off-balance sheet liabilities: Contingent liabilities	0520															
Other derivatives (Net asset/liability)	0530															
MEMORANDUM ITEMS																
Net derivatives	0540															
Net interest rate position without derivatives	0550															
Net interest rate position with derivatives	0560															
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

J 04.00 – BREAKDOWN OF SENSITIVITY ESTIMATES (SIMPLIFIED FOR SNCIS)

Currency:

		Carrying amount	Duration	Bank estimate of IRRBB sensitivities including behavioural, conditional and automatic optionality												
				Economic value of equity							Net interest income			Market value		
				Level of EVE – Baseline scenario	Δ EVE – Parallel shock up	Δ EVE – Parallel shock down	Δ EVE – Steepener shock	Δ EVE – Flatteners shock	Δ EVE – Short rates shock up	Δ EVE – Short rates shock down	Level of NII – Baseline scenario	Δ NII – Parallel shock up	Δ NII – Parallel shock down	Level of MV – Baseline scenario	Δ MV – Parallel shock up	Δ MV – Parallel shock down
				0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150
TOTAL ASSETS	0010															
Off-balance sheet assets: contingent assets	0190															
TOTAL LIABILITIES	0200															
Off-balance sheet liabilities: contingent liabilities	0520															
MEMORANDUM ITEMS																
Total Assets with MV impact	0570															
Debt securities	0580															
Derivatives	0590															
Other	0600															
Total Liabilities with MV impact	0610															
Debt securities issued	0620															
Derivatives	0630															
Other	0640															

J 05.00 – REPRICING CASH FLOWS

Currency:

Modelling:

		Fixed rate																								Floating rate												
		Notional amount	Repricing schedule for all notional repricing cash flows																								Notional amount	Repricing schedule for all notional repricing cash flows										
			% With embedded or explicitly automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)																			% With embedded or explicitly automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)								
			Bought	Sold				Over-night	Greater than over-night up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years					Bought	Sold						
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390
TOTAL ASSETS	0010																																					
Central bank	0030																																					
Interbank	0040																																					
Loans and advances	0050																																					
of which: non-performing	0070																																					
Retail	0080																																					
of which: secured by residential real estate	0090																																					
Wholesale non-financial	0100																																					
Wholesale financial	0110																																					
Debt securities	0120																																					
Derivatives hedging assets	0140																																					
Hedging debt securities	0160																																					
Hedging other assets	0170																																					
Other	0180																																					
Off-balance sheet assets: contingent assets	0190																																					
TOTAL LIABILITIES	0200																																					
Central bank	0220																																					
Interbank	0230																																					
Debt securities issued	0240																																					
of which: AT1 or T2	0260																																					
NMD: Retail transactional	0270																																					
of which: core component	0290																																					
of which: exempted from the 5Y cap	0300																																					
NMDs: Retail non-transactional	0310																																					
of which: core component	0330																																					
of which: exempted from the 5Y cap	0340																																					
NMDs: Wholesale non-financial	0350																																					
of which: core component	0370																																					
of which: exempted from the 5Y cap	0380																																					
NMDs: Wholesale financial	0390																																					
of which: operational deposits	0410																																					
Term deposits	0420																																					
Retail	0440																																					
Wholesale non-financial	0450																																					
Wholesale financial	0460																																					

		Fixed rate																								Floating rate															
		Notional amount	Repricing schedule for all notional repricing cash flows																								Notional amount	Repricing schedule for all notional repricing cash flows													
			% With embedded or explicitly automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows																				% With embedded or explicitly automatic optionality	% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)	Repricing schedule for all notional repricing cash flows									
			Bought	Sold				Over-night	Greater than over-night up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 1.5 years	Greater than 1.5 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years	Greater than 10 years up to 15 years	Greater than 15 years up to 20 years	Greater than 20 years						Over-night	Greater than over-night up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 1.5 years up to 2 years			
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390			
Derivatives hedging liabilities	0470																																								
Hedging debt securities	0490																																								
Hedging other liabilities	0500																																								
Other	0510																																								
Off-balance sheet liabilities: contingent liabilities	0520																																								
Other derivatives (Net asset/liability)	0530																																								
MEMORANDUM ITEMS																																									
Total Assets with MV impact	0570																																								
Debt securities	0580																																								
Derivatives	0590																																								
Other	0600																																								
Total Liabilities with MV impact	0610																																								
Debt securities issued	0620																																								
Derivatives	0630																																								
Other	0640																																								

Currency:

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Modelling:

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[illegible]

J 07.00 – REPRICING CASH FLOWS (SIMPLIFIED FOR SNCIS)

Modelling:	
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[illegible]

		Fixed rate																						Floating rate																	
		Repricing schedule for all notional repricing cash flows																						Repricing schedule for all notional repricing cash flows																	
		Notional amount	% With embedded or explicitly automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)																	Notional amount	% With embedded or explicitly automatic optionality		% Subject to behavioural modelling	Weighted average yield	Weighted average maturity (contractual)												
			Bought	Sold				Over-night	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 15 years	Greater than 15 years up to 2 years	Greater than 2 years up to 3 years	Greater than 3 years up to 4 years	Greater than 4 years up to 5 years	Greater than 5 years up to 6 years	Greater than 6 years up to 7 years	Greater than 7 years up to 8 years	Greater than 8 years up to 9 years	Greater than 9 years up to 10 years		Greater than 10 years up to 15 years	Greater than 15 years up to 20 years				Greater than 20 years	Bought	Sold	Over-night	Greater than overnight up to 1 month	Greater than 1 month up to 3 months	Greater than 3 months up to 6 months	Greater than 6 months up to 9 months	Greater than 9 months up to 12 months	Greater than 12 months up to 15 years	Greater than 15 years up to 2 years	
0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160	0170	0180	0190	0200	0210	0220	0230	0240	0250	0260	0270	0280	0290	0300	0310	0320	0330	0340	0350	0360	0370	0380	0390			
Total Assets with MV impact	0570																																								
Debt securities	0580																																								
Derivatives	0590																																								
Other	0600																																								
Total Liabilities with MV impact	0610																																								
Debt securities issued	0620																																								
Derivatives	0630																																								
Other	0640																																								

J 08.00 – RELEVANT PARAMETERS

Currency:

		Notional amount	Subject to behavioural modelling (%)	Baseline scenario (contractual)	Baseline scenario (behavioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
NMDs - Behavioural modelling											
Average repricing dates before and after modelling											
NMDs: Retail transactional		0010									
of which: core component		0020									
of which: exempted from 5Y cap		0030									
NMDs: Retail non-transactional		0040									
of which: core component		0050									
of which: exempted from 5Y cap		0060									
NMDs: Wholesale non-financial		0070									
of which: core component		0080									
of which: exempted from 5Y cap		0090									
NMDs: Wholesale financial		0100									
of which: operational deposits		0110									
PTR over 1 year horizon											
NMDs: Retail transactional		0120									

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		Notional amount		Baseline scenario (contrac- tual)	Baseline scenario (beha- vioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
			Subject to behavioural modelling (%)								
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
Term deposits	0340										
Retail	0350										
Wholesale non-financial	0360										
Wholesale financial	0370										

J 09.00 – RELEVANT PARAMETERS (SIMPLIFIED FOR SNCIS AND “OTHER” INSTITUTIONS)

Currency:

		Notional amount		Baseline scenario (contrac- tual)	Baseline scenario (beha- vioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
			Subject to behavioural modelling (%)								
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
NMDs - Behavioural modelling											
Average repricing dates before and after modelling											
NMDs: Retail transactional	0010										
of which: core component	0020										
of which: exempted from 5Y cap	0030										
NMDs: Retail non-transactional	0040										
of which: core component	0050										
of which: exempted from 5Y cap	0060										
NMDs: Wholesale non-financial	0070										
of which: core component	0080										
of which: exempted from 5Y cap	0090										
NMDs: Wholesale financial	0100										
of which: operational deposits	0110										
Fixed Rate - Prepayment risk											
Average repricing dates before and after modelling											
Loans and advances	0160										
Debt securities	0220										
Conditional Prepayment Rates (average)											
Loans and advances	0230										
Debt securities	0290										

	Notional amount		Baseline scenario (contrac- tual)	Baseline scenario (beha- vioural)	Parallel shock up	Parallel shock down	Steepener shock	Flattener shock	Short rates shock up	Short rates shock down
		Subject to behavioural modelling (%)								
	0010	0020	0030	0040	0050	0060	0070	0080	0090	0100
Fixed Rate - Early Redemption										
Average repricing dates before and after modelling										
Term deposits	0300									
Early redemptpion rates (average)										
Term deposits	0340									

J 10.00 – QUALITATIVE INFORMATION

10.1 General qualitative information

Approach NII and EVE SOT estimates		
Approach used for the purpose of the SOT (NII/EVE)	0010	
Requirement from the Competent Authority (NII/EVE)	0020	
NII methodology		
Methodology (NII)	0030	
Conditional Cash Flows (NII)	0040	
Option Risk (NII)	0050	
Basis Risk (NII)	0060	
EVE methodology		
Methodology (EVE)	0070	
Conditional Cash Flows (EVE)	0080	
Option Risk (EVE)	0090	
Basis Risk (EVE)	0100	
Commercial margins/other spread components (EVE)	0110	
Scope/Materiality Thresholds (NII/EVE)		

Penalty fees from loan prepayments	0120	
Pension obligations/pension plan assets	0130	
Non-performing exposures	0140	
Fixed rate loan commitments	0150	
Risk of prepayment	0160	
Risk of early redemption	0170	
Additional qualitative information		
General approach for NMD modelling	0180	
Identification of core component NMD balances	0190	
Relevant drivers for NMD balances	0200	
NMD core component balances (slotting of core component balances)	0210	
5-year NMD repricing cap on IRRBB risk management	0220	
Exemptions to the 5-year NMD repricing cap	0230	
Modelling of operational NMDs from financial customers	0240	
Changes in balance sheet structure due to interest rates	0250	
IRRBB mitigation and hedging strategies (EVE)	0260	
IRRBB mitigation and hedging strategies (NII)	0270	
SOT on NII risk measure under the IMS Approach – PTR of Retail Term deposits	0280	
SOT on NII risk measure under the IMS Approach – PTR of Fixed Retail Loans	0290	
Basis risk	0300	
CSRBB	0310	

10.2 Qualitative information “currency by currency”

Currency:

Risk-free yield curve (discounting in EVE SOT)	0320	
Risk-free yield curve (internal risk measures of EVE)	0330	
Change of material assumptions (EVE)	0340	

Change of material assumptions (NII)	0350	
Post-shock interest rate floor (NII/EVE)	0360	

J 11.00 – QUALITATIVE INFORMATION (SIMPLIFIED FOR SNCIS AND “OTHER” INSTITUTIONS)

11.1 General qualitative information (Simplified)

Approach NII and EVE SOT estimates		
Approach used for the purpose of the SOT (NII/EVE)	0010	
Requirement from the Competent Authority (NII/EVE)	0020	
NII methodology		
Methodology (NII)	0030	
Conditional Cash Flows (NII)	0040	
Option Risk (NII)	0050	
Basis Risk (NII)	0060	
EVE methodology		
Methodology (EVE)	0070	
Conditional Cash Flows (EVE)	0080	
Option Risk (EVE)	0090	
Basis Risk (EVE)	0100	
Commercial margins/other spread components (EVE)	0110	
Scope/Materiality Thresholds (NII/EVE)		
Penalty fees from loan prepayments	0120	
Pension obligations/pension plan assets	0130	
Non-performing exposures	0140	
Fixed rate loan commitments	0150	
Risk of prepayment	0160	
Risk of early redemption	0170	
Additional qualitative information		

General approach for NMD modelling	0180	
Identification of core component NMD balances	0190	
Relevant drivers for NMD balances	0200	
NMD core component balances (slotting of core component balances)	0210	
5-year NMD repricing cap on IRRBB risk management	0220	
Exemptions to the 5-year NMD repricing cap	0230	
Modelling of operational NMDs from financial customers	0240	
IRRBB mitigation and hedging strategies (EVE)	0260	
IRRBB mitigation and hedging strategies (NII)	0270	
SOT on NII risk measure under the IMS Approach – PTR of Retail Term deposits	0280	
SOT on NII risk measure under the IMS Approach – PTR of Fixed Retail Loans	0290	
Basis risk	0300	
CSRBB	0310	

11.2 Qualitative information “currency by currency” (Simplified)

Currency:

Risk-free yield curve (discounting in EVE SOT)	0320	
Risk-free yield curve (internal risk measures of EVE)	0330	
Post-shock interest rate floor (NII/EVE)	0360'	

ANNEX II

‘ANNEX XXIX

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

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PART I

GENERAL INSTRUCTIONS**1. Structure**

- 1.1. This Annex contains the instructions for the reporting of the Interest Rate Risk in the Banking Book (IRRBB) templates.
- 1.2. This Annex 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, J 03.00 and J 04.00);
 - (c) IRRBB repricing cash flows (J 05.00, J 06.00 and J 07.00);
 - (d) relevant parameters on behavioural modelling (J 08.00 and J 09.00);
 - (e) qualitative information (J 10.00 and J 11.00).
- 1.3. 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 Annex.
- 1.4. 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 FX reference rate on the reference date. Institutions shall separately report the templates broken down by the corresponding currencies in accordance with Commission Delegated Regulation (EU) 2024/856 ⁽¹⁾.
- 1.5. In accordance with Article 3(2), point (c), of Delegated Regulation (EU) 2024/856, institutions shall reflect automatic and behavioural options in their calculations, where applicable, except in cases where otherwise specified.

2. Scope of reporting

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 (Articles 3 and 4 of Delegated Regulation (EU) 2024/856. In particular, institutions shall consider all instruments in accordance with Article 3(2), points (a) to (f), and Article 3(3), (4) and (5) of Delegated Regulation (EU) 2024/856.

3. Treatment of fixed/floating rate instruments

Where separate information is requested for fixed or floating rate instruments, the following definitions shall apply:

- (a) “fixed rate instrument” means “fixed rate instrument” as defined in Article 1, point (4), of Commission Delegated Regulation (EU) 2024/857 ⁽²⁾. Specifically:
 - (i) instruments without a specific contractual maturity (i.e. non-maturity products), whose cash flows of interest payments are not contractually or 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;

⁽¹⁾ Commission Delegated Regulation (EU) 2024/856 of 1 December 2023 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards specifying the supervisory shock scenarios, the common modelling and parametric assumptions and what constitutes a large decline (OJ L, 2024/856, 24.4.2024, ELI: http://data.europa.eu/eli/reg_del/2024/856/oj).

⁽²⁾ Commission Delegated Regulation (EU) 2024/857 of 1 December 2023 supplementing Directive 2013/36/EU of the European Parliament and of the Council with regard to regulatory technical standards specifying a standardised methodology and a simplified standardised methodology 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 (OJ L, 2024/857, 24.4.2024, ELI: http://data.europa.eu/eli/reg_del/2024/857/oj).

- (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 discretionary to the institution or a government agency.
- (b) “floating rate instrument” means “floating rate instrument” as defined in Article 1, point (5) of Delegated Regulation (EU) 2024/857. Specifically:
 - (i) instruments without a specific contractual maturity (i.e. non-maturity products), where the cash flows of interest payments are not discretionary to the institution or a government agency, but instead contractually or 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 options

Where separate information on options is requested, institutions shall report in the following way:

- (a) embedded options together with their relevant host instrument;
- (b) explicit/standalone options separately to any other kind of balance sheet items as derivative instruments (i.e. they shall report those options together with the hedged item).

5. Sign convention

- 5.1. Generally, institutions shall report values 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 figure, irrespective of whether it refers to an asset or a liability, although exceptions shall be observed: that shall be the case where the NII level is negative if the interest expenses are bigger than the interest incomes in the baseline scenario, or in the case of derivatives where netted values of the derivative legs need to be reported.
- 5.2. Institutions shall report the changes (Δ) of EVE, NII and MV with positive or negative values, depending on the variation. Institutions shall calculate the Δ as the difference between the EVE/NII/MV under the shock scenarios minus baseline scenario. EVE (and MV) sensitivities of a specific asset or liability shall be reported as positive if the EVE (and MV) of that asset or liability increases under a specific IR scenario. Similarly, NII sensitivities of a specific asset, or liability, shall be reported as positive when the interest income of that asset, or the interest expense of that liability, increases under a concrete IR scenario.
- 5.3. In data points related to notional exposures or carrying amounts, the same rule applies, institutions shall report values positively for assets and liabilities.
- 5.4. Institutions shall report parameters positively irrespective of whether these parameters refer to an asset or liability, and irrespective of whether these parameters increase or decrease the value of the IRRBB metrics. There might be some exceptional cases where institutions report negative figures for parameters, including the average yield of assets/liabilities if the last interest rate reset was based on a negative market interest rate environment.

6. Abbreviations

Economic Value of Equity is referred to as “EVE”, Net Interest Income as “NII”, Market Value as “MV”, Supervisory Outlier Test as “SOT”, Non-Maturity Deposits as “NMDs” and Internal Measurement System as “IMS”, standardised approach as “SA”.

7. Other conventions

- 7.1. Throughout this Annex, references are made to Delegated Regulation (EU) 2024/856 or “RTS on SOT” and Delegated Regulation (EU) 2024/857 or “RTS on SA”. Where the text refers to definitions laid down in Delegated Regulation (EU) 2024/857, those definitions shall be applied to all reporting institutions (and not only the ones applying SA).
- 7.2. The definitions laid down in Article 1 of Delegated Regulation (EU) 2024/857 shall apply to this Annex.

PART II

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

1. General remarks

- 1.1. Template J 01.00 contains the levels and changes of EVE (Δ EVE) and levels and changes of NII (Δ NII), calculated as set out in Delegated Regulation (EU) 2024/856, 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 to in Part A of the Annex to Delegated Regulation (EU) 2024/856 and ratios of Δ EVE and Δ NII to Tier 1 Capital according to Article 25 of Regulation (EU) No 575/2013, the Δ EVE and Δ NII under the worst scenarios and the level of EVE and NII under baseline scenario as well as Δ EVE, Δ NII and Δ MV under certain regulatory interest rate shock scenarios.
- 1.2. This template shall be reported separately for each currency included in the calculation of the SOT in accordance with Article 1(3) and (4) of Delegated Regulation (EU) 2024/856, as well as for the aggregate of all currencies for which Article 1(4) of that Delegated Regulation applies. When calculating the aggregate changes (for all currencies) for each interest rate shock scenario, Article 3(8) of Delegated Regulation (EU) 2024/856 shall apply.

2. Instructions concerning specific positions

Row	Legal references and instructions
0010-0090	Economic value of equity EVE estimates calculated in accordance with Article 98(5), point (a), of Directive 2013/36/EU and Article 1 to 3 of Delegated Regulation (EU) 2024/856. With regard to the modelling and parametric assumptions that are not specified in Article 3 of that Delegated Regulation, institutions shall use those assumptions that they employ in their IRRBB measurement and management, i.e. their internal measurement methodologies, the standardised approach or the simplified standardised approach, as applicable.
0010	Δ EVE under worst scenario The change of the EVE under the supervisory shock scenarios referred to in Article 1(1) of Delegated Regulation (EU) 2024/856 causing the largest decline of EVE. The worst outcome from the values in rows 0040 to 0090 shall be reported in this row.
0020	Δ EVE ratio under worst scenario The ratio of the value reported in row 0010, to the Tier 1 capital determined in accordance with Article 25 of Regulation (EU) No 575/2013.
0030-0090	EVE under baseline and supervisory shock scenarios EVE level under the baseline scenario and the changes of the EVE (i.e. Δ EVE) under supervisory shock scenarios referred to in Article 1(1) of Delegated Regulation (EU) 2024/856.
0030	Level of EVE under baseline scenario EVE level under the baseline interest rate scenarios of the reference date.

Row	Legal references and instructions
0040	Δ EVE under parallel shock up The change of the EVE under the “parallel shock up” scenario referred to in Article 1(1), point (a), and Article 2 of Delegated Regulation (EU) 2024/856.
0050	Δ EVE under parallel shock down The change of the EVE under the “parallel shock down” scenario referred to in Article 1(1), point (b), and Article 2 of Delegated Regulation (EU) 2024/856.
0060	Δ EVE under steepener shock The change of the EVE under the “steepener shock” scenario referred to in Article 1(1), point (c), and Article 2 of Delegated Regulation (EU) 2024/856.
0070	Δ EVE under flattener shock The change of the EVE under the “flattener shock” scenario referred to in Article 1(1), point (d), and Article 2 of Delegated Regulation (EU) 2024/856.
0080	Δ EVE under short rates shock up The change of the EVE under the “short rates shock up” scenario referred to in Article 1(1), point (e), and Article 2 of Delegated Regulation (EU) 2024/856.
0090	Δ EVE short rates shock down The change of the EVE under the “short rates shock down” scenario referred to in Article 1(1), point (f), and Article 2 of Delegated Regulation (EU) 2024/856.
0100-0140	Net interest income NII as referred to in Article 98(5), point (b), of Directive 2013/36/EU and specified in Article 4 of Delegated Regulation (EU) 2024/856. With regard to the modelling and parametric assumptions that are not specified in Article 4 of that Delegated Regulation, institutions shall use those assumptions that they employ in their IRRBB measurement and management, i.e. their internal measurement methodologies, the standardised approach or the simplified standardised approach, as applicable. Institutions shall consider the accounting treatment of hedges (i.e. hedge accounting) and shall not include the effects of items referred to in Article 33(1), point (a), of Regulation (EU) No 575/2013.
0100	Δ NII under worst scenario The change of the one-year NII under the supervisory shock scenarios referred to in Article 1(2) of Delegated Regulation (EU) 2024/856 causing the largest decline of NII. The worst outcome from the values in rows 0130 to 0140 shall be reported in this row.
0110	Δ NII ratio under worst scenario The ratio of the value reported in row 0100 to Tier 1 capital determined in accordance with Article 25 of Regulation (EU) No 575/2013.
0120-0140	NII under baseline and supervisory shock scenarios NII level under the baseline scenario and Δ NII under supervisory shock scenarios referred to in Article 1(2) of Delegated Regulation (EU) 2024/856.
0120	Level of NII under baseline scenario NII level under the baseline interest rate scenario as of the reference date.

Row	Legal references and instructions
0130	ΔNII under parallel shock up The change of the NII under the “parallel shock up” scenario referred to in Article 1(2), point (a), and Article 2 of Delegated Regulation (EU) 2024/856.
0140	ΔNII under parallel shock down The change of the NII under the “parallel shock down” scenario referred to in Article 1(2), point (b), and Article 2 of Delegated Regulation (EU) 2024/856.
0150-0170	IMS Market value changes MV under baseline and supervisory shock scenarios Forecasts of the MV changes (ΔMV) of the carrying amount over a one-year horizon under the baseline and supervisory shock scenarios shall be shown either in the profit and loss account or directly in equity (such as 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 referred to in Article 33(1), point (a), of Regulation (EU) No 575/2013 (effective component of cash-flow hedge accounting derivatives hedging amortised cost items). Institutions shall use the forecasts of the ΔMV according to the institution's IRRBB IMS or, where applicable, Article 22 of Delegated Regulation (EU) 2024/857, for the supervisory shock scenarios referred to in Article 1(2) of Delegated Regulation (EU) 2024/856. 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 (including 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	Level of MV value under baseline scenario MV level under the baseline interest rate scenario as of the reference date.
0160	ΔMV under parallel shock up The change of MV under the “parallel shock up” scenario referred to in Article 1(2), point (a), and Article 2 of Delegated Regulation (EU) 2024/856.
0170	ΔMV under parallel shock down The change of MV under the “parallel shock down” scenario referred to in Article 1(2), point (b), and Article 2 of Delegated Regulation (EU) 2024/856.
0180-0200	Other currencies: Size of interest rate shocks Part B of the Annex to Delegated Regulation (EU) 2024/856. Interest rate shocks for currencies calibrated in accordance with Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2 of that Delegated Regulation. The size of the interest rate shocks shall be reported in basis points and in absolute value. The shock size represents the difference (ΔR) to the risk-free interest rate. These rows shall not be reported for currencies referred to in Part A of the Annex to Delegated Regulation (EU) 2024/856. They shall only be reported for the currencies considered in the SOT, in accordance with Article 1(4) of that Delegated Regulation.

Row	Legal references and instructions
0180	Parallel Shock Size of parallel shock of interest rates in basis points calibrated in accordance with Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2(1) of that Delegated Regulation.
0190	Short rate shock Size of short shock of interest rates in basis points calibrated according to the short shock referred to in Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2(2) of that Delegated Regulation.
0200	Long rate shock Size of long shock of interest rates in basis points calibrated according to the long shock referred to in Part B of the Annex to Delegated Regulation (EU) 2024/856 and Article 2(3) of that Delegated Regulation.

Columns	Legal references and instructions
0010	Amount The specified size of interest rate shocks shall be reported in basis points (bps), the Δ EVE's and Δ NII's shall be reported both as ratios and amounts (as specified in the instructions on rows). Amounts shall be reported in the reporting currency.

PART III

BREAKDOWN OF SENSITIVITY ESTIMATES (J 02.00, J 03.00 and J 04.00)**1. General remarks**

- 1.1. Templates J 02.00, J 03.00 and J 04.00 provide further breakdowns of an institution's estimates of the SOT IRRBB sensitivities (Delegated Regulation (EU) 2024/856) 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.
- 1.2. Institutions shall report the content of those templates 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 banking 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 banking book financial assets (excluding tangible assets) or liabilities.

2. Instructions concerning specific positions

Row	Legal references and instructions
0010	Total Assets Total interest rate-sensitive assets in the scope of Delegated Regulation (EU) 2024/856 irrespective of their accounting treatment. This row shall include: — assets vis-à-vis Central Banks, — interbank assets, — loans and advances, — debt securities, — derivatives hedging assets,

Row	Legal references and instructions
	— other. Institutions shall report IRRBB exposures of assets which are not deducted from Common Equity Tier 1 (CET1) capital determined in accordance with Part Two, Title I, Chapter 2, of Regulation (EU) No 575/2013 and excluding tangible assets such as real estate, as well as equity exposures in the banking book as referred to in Article 133 and Article 147(2), point (e), of Regulation (EU) No 575/2013. Those exposures shall be assigned to counterparty sectors according to the nature of the immediate counterparty.
0020	of which: due to automatic optionality Contribution of embedded and explicit automatic optionality to the total interest rate-sensitive assets in the scope of Delegated Regulation (EU) 2024/856 irrespective of their accounting treatment.
0030	Central bank Assets vis-à-vis central banks, including cash balances and demand deposits, as referred to in Part 1, point 42(a), of Annex V to this Regulation.
0040	Interbank All assets whose counterparty is a credit institution as referred to in Part 1, point 42(c), of Annex V to this Regulation, excluding securities and derivative exposures.
0050	Loans and advances Debt instruments held by institutions that are not securities, as referred to in Part 1, point 32, of Annex V to this Regulation. This row shall not include exposures included in rows 0030 and 0040.
0060, 0130, 0150, 0250, 0280, 0320, 0360, 0400, 0430, 0480	of which: fixed rate Institutions shall report figures related to fixed rate instruments, according to the convention specified in Part I, Section 3, of this Annex.
0070	of which: non-performing Non-performing loans and advances as referred to in Article 3(4) of Delegated Regulation (EU) 2024/856 and in Article 47a(3) of Regulation (EU) No 575/2013.
0080	Retail Loans and advances to a natural person or an SME, where the exposure toward small and medium-sized enterprise ("SME") is to qualify for the retail exposure class under the Standardised or Internal Ratings Based ("IRB") approaches for credit risk as set out in Part one, Title II, Chapters 2 and 3 of Regulation (EU) No 575/2013, or a company which is eligible for the treatment set out in Article 153(4) of Regulation (EU) No 575/2013 and where the aggregate deposits by that SME or company on a group basis do not exceed EUR 1 million. Both performing and non-performing retail loans and advances shall be reported in this row.
0090	of which: secured by residential real estate Retail loans formally secured by residential immovable property collateral, regardless of their loan/collateral ratio ("loan-to-value") and the legal form of the collateral.

Row	Legal references and instructions
0100	Wholesale non-financial Loans and advances to general governments and non-financial corporations as referred to in Part 1, point 42(b) and (e), of Annex V to this Regulation. This row shall not include exposures included in row 0080.
0110	Wholesale financial Loans and advances to other financial corporations as referred to in Part 1, point 42(d), of Annex V to this Regulation.
0120	Debt securities Debt instruments held by the institution issued as securities that are not loans, as referred to in Part 1, point 31, of Annex V to this Regulation, including covered bonds and securitisation exposures.
0140	Derivatives hedging assets Derivatives as defined in Article 2(1), point (29) of Regulation (EU) No 600/2014 of the European Parliament and of the Council ^(*) . Institutions shall report derivatives held under hedge accounting regime, under the applicable accounting framework, being the hedged item an interest rate sensitive asset.
0160	Hedging debt securities Hedge accounting derivatives hedging assets which are debt securities.
0170	Hedging other assets Hedge accounting derivatives hedging assets which are not debt securities.
0180	Other Other on-balance interest rate-sensitive assets that do not fall under the rows above shall be reported in this row.
0190	Off-balance sheet assets: contingent assets Off-balance sheet assets listed in Annex I to Regulation (EU) No 575/2013 which are sensitive to the interest rate, and which are in the scope of Delegated Regulation (EU) 2024/856. Fixed rate loan commitments with prospective borrowers shall be also included in this row. 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 institution 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. Institutions shall report long positions as assets, and short position as liabilities. They shall only report contingent instruments qualifying as assets in this row.
0200	Total liabilities Total interest rate-sensitive liabilities in the scope of Delegated Regulation (EU) 2024/856 and irrespective of their accounting treatment. This row shall include: — liabilities vis-à-vis Central Banks, — interbank liabilities, — debt securities issued,

(*) Regulation (EU) No 600/2014 of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Regulation (EU) No 648/2012 (OJ L 173, 12.6.2014, p. 84, ELI: <http://data.europa.eu/eli/reg/2014/600/oj>).

Row	Legal references and instructions
	— non-maturity deposits, — term deposits, — derivatives hedging liabilities, — other.
0210	of which: due to automatic optionality Contribution of embedded and explicit automatic optionality to the total interest rate-sensitive liabilities in the scope of Delegated Regulation (EU) 2024/856 irrespective of their accounting treatment.
0220	Central bank Liabilities vis-à-vis central banks as referred to in Part 1, point 42(a), of Annex V to this Regulation.
0230	Interbank All liabilities whose counterparty is a credit institution as referred to in Part 1, point 42(c), of Annex V to this Regulation, excluding securities and derivative exposures.
0240	Debt securities issued Debt instruments issued as securities by the institution that are not deposits, as referred to in Part 1 Article 37 of Annex V to this Regulation.
0260	of which: AT1 or T2 Debt securities issued in accordance with Articles 61 or 71 of Regulation (EU) No 575/2013, excluding perpetual own funds without any call dates (Article 3 of Delegated Regulation (EU) 2024/856).
0270	NMDs: Retail transactional Retail non-maturity deposits held in a transactional account as defined in Article 1, point (10) of Delegated Regulation (EU) 2024/857. 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.
0290, 0330, 0370	of which: core component Core component of non-maturity deposits as defined in Article 1, point (15) of Delegated Regulation (EU) 2024/857. NMDs which are stable and unlikely to reprice even under significant changes in interest rate environment, or other deposits whose limited elasticity to interest rate changes shall be modelled by institutions
0300, 0340, 0380	of which: exempted from 5Y cap Regulated savings exposures as referred to in Article 428f(2), point (a), of Regulation (EU) No 575/2013, but not limited to the centralised part, or those with material economic or fiscal constraints in case of a withdrawal, for which the institution is not constraining the maximum weighted average repricing date to 5 years.
0310	NMDs: Retail non-transactional Retail non-maturity deposits held in a non-transactional account as defined in Article 1, point (11), of Delegated Regulation (EU) 2024/857. 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.

Row	Legal references and instructions
0350	NMDs: Wholesale non-financial Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are NMDs from general governments and non-financial corporations (NFCs) as referred to in Part 1, point 42(b) and (e), of Annex V to this Regulation.
0390	NMDs: Wholesale financial Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are NMDs from counterparties according to Part 1, point 42(d), of Annex V to this Regulation.
0410	of which: operational deposits NMDs that classify as operational deposits according to Article 27(1)(a) of the Commission Delegated Regulation (EU) 2015/61 (*).
0420	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, those features shall not be used for classification purposes. This row shall not include exposures in rows 0220 and 0230.
0440	Retail This row shall include term deposits from retail customers.
0450	Wholesale non-financial Term deposits from wholesale non-financial clients. Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are deposits other than NMDs from general governments and NFCs as referred to in Part 1, point 42(b) and (e), of Annex V to this Regulation.
0460	Wholesale financial Term deposits from wholesale financial clients. Wholesale deposits as defined in Article 1, point (12), of Delegated Regulation (EU) 2024/857 which are deposits other than NMDs from counterparties referred to in Part 1, point 42(d), of Annex V to this Regulation.
0470	Derivatives hedging liabilities Derivatives as defined in Article 2(1), point (29), of Regulation (EU) No 600/2014. Institutions shall report derivatives held under hedge accounting regime, under the applicable accounting framework, being the hedged item an interest rate sensitive liability.
0490	Hedging debt securities Hedge accounting derivatives hedging liabilities which are debt securities.
0500	Hedging other liabilities Hedge accounting derivatives hedging liabilities which are not debt securities.

(*) 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 (OJ L 11, 17.1.2015, p. 1, http://data.europa.eu/eli/reg_del/2015/61/oj).

Row	Legal references and instructions
0510	Other Other on-balance interest rate sensitive-liabilities that were not classified in the rows above shall be reported in this row.
0520	Off-balance sheet liabilities: Contingent liabilities Off-balance sheet items shall include products such as interest rate sensitive loan commitments. Contingent liabilities shall be considered as a combination of a short and a long position. Specifically, in case the institution has a credit line with other institutions, the institution 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.
0530	Other derivatives (Net asset/liability) Interest rate derivatives not designed as accounting hedges such as economic interest rate hedges, which are intended to hedge the interest rate risk in the banking book but are not under an accounting hedge regime.
0540-0640	Memorandum Items
0540	Net Derivatives Net contribution of all interest rate derivatives in the banking book, considering those interest rate derivatives hedging assets (row 0140) or liabilities (row 0470) under an accounting hedging regime in the banking book and economic interest rate hedges (row 0530) of other interest rate derivatives in the banking book not designed as accounting hedges.
0550	Net interest rate position without derivatives All the interest rate exposures in the banking book, including off-balance sheet exposures and excluding interest rate derivatives. In particular, all the assets and liabilities excluding the effect of derivatives.
0560	Net interest rate position with derivatives All assets and liabilities, including off-balance sheet exposures and interest rate derivatives.
0570	Total Assets with MV impact Total assets where MV changes are relevant for profit or loss or equity, excluding non-accounting hedge derivatives reported under row 0530. For institutions applying IFRS under Regulation (EC) No 1606/2002 of the European Parliament and of the Council ^(*) , banking book assets that are recorded at fair value according to the applicable accounting framework (either through profit or loss or other comprehensive income), together with debt securities and other instruments recorded at amortized cost subject to a fair value hedge accounting. Derivatives hedging assets in the banking book under a hedge accounting regime shall be reported in this section except for the effective component of those accounting cash-flow hedge derivatives hedging amortised cost items referred to in Article 33(1), point (a), of Regulation (EU) No 575/2013.
0580	Debt securities Debt securities where MV changes are relevant for profit or loss or equity. It includes debt securities at fair value together with debt securities recorded at amortised cost subject to a fair value accounting hedge.

(*) Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ L 243, 11.9.2002, p. 1, ELI: <http://data.europa.eu/eli/reg/2002/1606/oj>).

Row	Legal references and instructions
0590	Derivatives Derivatives as defined in Article 2(1), point (29), of Regulation (EU) No 600/2014. Derivatives hedging assets under a hedge accounting regime shall be reported in this row, excluding those derivatives designed as cash flow hedges hedging amortised cost items.
0600	Other Other assets at fair value, together with other assets at amortised cost subject to a fair value hedge accounting.
0610	Total Liabilities with MV impact Total liabilities where MV changes are relevant for profit or loss or equity, excluding non-accounting hedge derivatives reported under row 0530. Liabilities that are recorded at fair value according to the applicable accounting framework (either through profit or loss or other comprehensive income) together with debt securities issued and other liabilities recorded at amortised cost subject to a fair value hedge accounting. Derivatives hedging liabilities under a hedge accounting regime shall also be reported in this section except for the effective component of those accounting cash-flow hedge derivatives hedging amortised cost items in accordance with Article 33(1)(a) of Regulation (EU) No 575/2013.
0620	Debt securities issued Debt securities issued as securities by the institution that are not deposits, as defined in Part 1 point 37 of Annex V to this Regulation that are accounted where MV changes are relevant for profit or loss or equity.
0630	Derivatives Derivatives as defined in Article 2(1), point (29), of Regulation (EU) No 600/2014. Institutions shall report under this section the derivatives hedging liabilities under a hedge accounting regime, excluding those derivatives designed as cash flow hedges hedging amortised cost items.
0640	Other Other liabilities at fair value, together with other liabilities at amortised cost subject to a fair value hedge accounting.

Columns	Legal references and instructions
0010	Carrying amount Part 1, point 27 of, Annex V to this Regulation.
0020	Duration Modified duration ("Dmod"; reported in years), including automatically optionality, where: $Dmod = EV01 / (Economic\ Value * 0,0001)$ EV01 equals to a +1 bps sensitivity (parallel shock) of the Economic value.
0030-0090	Economic value of equity Institutions shall follow the same instructions as described in {J 01.00; r0010-r0090}.
0030	Level of EVE – Baseline scenario Institutions shall follow the same instructions as described in {J 01.00; r0030}.
0040	ΔEVE – Parallel shock up Institutions shall follow the same instructions as described in {J 01.00; r0040}.

Columns	Legal references and instructions
0050	ΔEVE – Parallel shock down Institutions shall follow the same instructions as described in {J 01.00; r0050}.
0060	ΔEVE – Steepener shock Institutions shall follow the same instructions as described in {J 01.00; r0060}.
0070	ΔEVE – Flatteners shock Institutions shall follow the same instructions as described in {J 01.00; r0070}.
0080	ΔEVE – Short rates shock up Institutions shall follow the same instructions as described in {J 01.00; r0080}.
0090	ΔEVE – Short rates shock down Institutions shall follow the same instructions as described in {J 01.00; r0090}.
0100-0120	Net Interest Income Institutions shall follow the same instructions as described in {J 01.00; r0100-r0140}.
0100	Level of NII – Baseline scenario Institutions shall follow the same instructions as described in {J 01.00; r0120}.
0110	ΔNII – Parallel shock up Institutions shall follow the same instructions as described in {J 01.00; r0130}.
0120	ΔNII – Parallel shock down Institutions shall follow the same instructions as described in {J 01.00; r0140}.
0130-0150	Market Value Institutions shall follow the same instructions as described in {J 01.00; r0150-r0170}.
0130	Level of MV – Baseline scenario Institutions shall follow the same instructions as described in {J 01.00; r0150}.
0140	ΔMV – Parallel shock up Institutions shall follow the same instructions as described in {J 01.00; r0160}.
0150	ΔMV – Parallel shock down Institutions shall follow the same instructions as described in {J 01.00; r0170}.

PART IV

REPRICING CASH FLOWS (J 05.00, J 06.00 and J 07.00)**1. General remarks**

- 1.1. Templates J 05.00, J 06.00 and J 07.00 contain detailed information on the repricing cash flows for the balance-sheet items reported in templates J 02.00, J 03.00 and J 04.00. Institutions shall report that information under an EVE perspective, considering the requirements and modelling assumptions specified in Article 3 of Delegated Regulation (EU) 2024/856 and considering contractual and behavioural information, and in both cases disregarding automatic optionality. The instructions for the rows shall be the same as described in Part IV, Section 2 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 options.

- 1.2. Institutions shall report the content of these templates 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 banking book financial assets or liabilities, or less than 5 % where the sum of financial assets or liabilities included in the calculation is lower than 90 % of total banking book financial assets (excluding tangible assets) or liabilities.
- 1.3. Institutions shall report the content of these templates separately according to contractual and behavioural conditions (Modelling: contractual or behavioural):
- (a) contractual: according to the contractual repricing date as defined in Article 1, point (2), of Delegated Regulation (EU) 2024/857, 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;
 - (b) behavioural modelling in the baseline scenario: according to the modelled repricing cash flows which account, where applicable, for behavioural assumptions under the baseline scenario.
- 1.4. In the case of derivatives, institutions shall report the net amounts of repricing cash-flows (i.e. not broken down by receiver/payer legs). For derivatives hedging assets, the long leg (receiver/asset) of the derivative shall be considered with a positive sign while the short leg (payer/liability) shall be considered with a negative sign when computing the net amounts per time bucket. Exceptions to that rule shall apply for the case of receiver coupon's fixed in negative interest rate environment, which shall be considered with a negative sign even if part of the long leg (receiver/asset) has been considered with a positive sign. The opposite applies to derivatives hedging liabilities: the long leg (receiver/asset) shall be considered with a negative sign, while the short leg (payer/liability) shall be considered with a positive sign when computing the net repricing cashflows.
- 1.5. Institutions shall not report columns related to the notional amount, information on automatic options and behavioural modelling, the average yield and the contractual maturity in the sheets for contractual conditions.

2. Instructions concerning specific positions

Columns	Legal references and instructions
0010-0250	Fixed rate Institutions shall report estimates related to fixed rate instruments, according to the convention specified in Part I, Section 3, of this Annex.
0260-0390	Floating rate Institutions shall report estimates related to floating rate instruments, according to the convention specified in Part I, Section 3, of this Annex.
0010	Notional amount Institutions shall report the outstanding principal amount of instruments. In the case of derivatives the outstanding principal amount of the asset (receiver) leg shall be reported (i.e. no netted amounts of receiver/payer legs).
0020 and 0270	% With embedded or explicit automatic optionality – bought Percentage of the notional amount reported in columns 0010 and 0260 subject to bought automatic interest rate options. The optionality can arise from standalone instruments bought by the institution (including <i>floors</i> , <i>caps</i> and <i>swaptions</i>) or be “embedded” within the contractual terms of other standard banking products. Embedded automatic interest rate options shall be reported together with its relevant host instrument (either asset or liability). Explicit automatic interest rate options shall be reported as derivative instruments.

Columns	Legal references and instructions
	Embedded automatic bought options shall include, in the 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. Embedded automatic bought options shall include, in the case of fixed rate positions: (i) fixed rate debt security assets with a prepayment option for the institution (embedded bought swaption payer); (ii) fixed rate debt securities issued liabilities with a prepayment option for the institution (embedded bought swaption receiver). Explicit automatic bought options are derivatives which shall include: (i) explicit bought floors; (ii) explicit bought swaption payers (an institution has the right to enter into an Interest Rate Swap paying fixed receiving variable); (iii) explicit bought caps; (iv) explicit bought swaption receivers (an institution has the right to enter into an Interest Rate Swap receiving fixed paying variable). When calculating the percentage exposure, institutions shall duly consider the conventions specified in Part I, Section 3 with regard to options.
0030 and 0280	% With embedded or explicit automatic optionality – sold Percentage of the notional amount reported in columns 0010 and 0260 subject to sold automatic interest rate options. The optionality can arise from standalone instruments sold by the institution (including <i>floors</i>, <i>caps</i> and <i>swaptions</i>) or be “embedded” within the contractual terms of other standard banking products. Embedded automatic interest rate options shall be reported together with their relevant host instrument (either asset or liability). Explicit automatic interest rate options shall be reported as derivative instruments. Embedded automatic sold interest rate options shall include, in the 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, embedded automatic sold interest rate options 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 (iii) fixed rate debt securities issued with a prepayment option for the investor (embedded sold swaption payer). Explicit automatic sold options are derivatives which shall include, (i) explicit sold caps; (ii) explicit sold swaption receivers (an institution has the obligation to enter into an Interest Rate Swaps paying fixed receiving variable); (iii) explicit sold floors; (iv) explicit sold swaption payers (an institution has the obligation to enter into an Interest Rate Swaps receiving fixed paying variable). When calculating the percentage amount, institutions shall duly consider the conventions specified in Part I, Section 3 with regard to options.
0040 and 0290	% Subject to behavioural modelling Percentage of the notional amount reported in columns 0010 and 0260, subject to behavioural modelling, for which the timing or amount of the cash flows depend on the behaviour of customers.
0050 and 0300	Weighted average yield Average yield on an annual basis weighted by the notional amount.
0060 and 0310	Weighted average maturity (contractual) Average contractual maturity measured in years weighted by the notional amount.
0070-0250 and-0320-0390	Repricing schedule for all notional repricing cash flows Institutions shall report all future notional repricing cash flows arising from the interest rate-sensitive positions in the scope of Delegated Regulation (EU) 2024/856 onto the predefined time buckets (into which they fall according to their repricing dates. (definition of “notional repricing cash flows” and “repricing date” as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857. 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.

Columns	Legal references and instructions
	Derivatives which are not automatic interest rate options shall be converted into positions in the relevant underlying and split into paying and receiving positions (short and long positions) in the relevant underlying. The amounts considered shall be principal amounts of the underlying or of the notional underlying. Futures and forward contracts including forward rate agreements shall be treated as a combination of short and long positions. When representing the repricing cash-flows of derivatives which are not automatic interest rate options, institutions shall duly consider the conventions specified in Part IV, Section 1, paragraph 1.4 with regard to derivatives.

PART V

RELEVANT PARAMETERS (J 08.00 and J 09.00)

1. General remarks

- 1.1. Templates J 08.00 and J 09.00 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 to J 07.00. The information shall be reported considering an EVE perspective, including the requirements and modelling assumptions specified in Article 3 of Delegated Regulation (EU) 2024/856, and disregarding automatic optionality, except for rows 0120 to 0150.
- 1.2. 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 banking book financial assets or liabilities, or less than 5 % where the sum of financial assets or liabilities included in the calculation is lower than 90 % of total banking book financial assets (excluding tangible assets) or liabilities.

2. Instructions concerning specific positions

Row	Legal references and instructions
0010-0110	NMDs – Behavioural modelling – Average repricing dates before and after modelling Average repricing dates, measured in years, shall be calculated per NMD category according to the breakdown specified in Part III, Section 2 of this Annex, with a further breakdown of: (a) the part deemed to be the “core” volume (for those NMDs different to wholesale financial, and according to the definition of “core” in Article 1, point (15) of Delegated Regulation (EU) 2024/857, (b) the perimeter of regulated savings referred to in Article 428f(2), point (a), of Regulation (EU) No 575/2013 – not limited to the centralised part – or any other with material economic or fiscal constraints in case of a withdrawal, on which the institution is not applying a cap on their repricing maturity (such as the 5Y cap), in its IRRBB internal risk management, and (c) the perimeter of operational deposits as defined in Article 27(1), point (a), of Delegated Regulation (EU) 2015/61. The average repricing dates shall be calculated as a weighted average of the “repricing dates” and the assigned weight based on the “notional repricing cash flows” of the positions in each relevant NMD category/breakdown (definition of “notional repricing cash flows” and “repricing date” as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857.
0120-0150	NMDs – Behavioural modelling – PTR Over 1 year horizon The Pass-through rate (PTR) as defined in Article 1, point (14) of Delegated Regulation (EU) 2024/857 shall be reported per NMD category according to the breakdown specified in Part III, Section 2, 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 Delegated Regulation (EU) 2024/856.

Row	Legal references and instructions
0160-0220	Fixed Rate – Prepayment risk – Average repricing dates before and after modelling Average repricing dates, measured in years, shall be calculated per relevant category as specified in Part III, Section 2, 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 assigned weight based on the “notional repricing cash flows” of positions in each relevant fixed rate “loans and advances” and fixed rate “debt securities” category/breakdown (definition of “notional repricing cash flows” and “repricing date” as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857.
0230-0290	Fixed Rate – Prepayment risk – Conditional prepayment rates (annualised average) The annualised average conditional prepayment rate shall be reported in annualised terms, per relevant category as specified in Part III, Section 2, 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.
0300-0330	Fixed Rate – Early redemption risk – Average repricing dates before and after modelling Average repricing dates, measured in years, shall be calculated per relevant category, as specified in Part III, Section 2, 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 assigned weight based on the “notional repricing cash flows” of aggregated positions in each relevant category/breakdown (definition of “notional repricing cash flows” and “repricing date” as laid down in Article 1, points (1) and (2) of Delegated Regulation (EU) 2024/857. Institutions shall consider as positions subject to early redemption risk only those positions for which the customer does not bear 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.
0340-0370	Fixed Rate – Early redemption risk – Early redemption rates (cumulative average) The cumulative average conditional early redemption rate shall be reported per relevant category, as specified in Part III, Section 2, 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	Notional amount Institutions shall follow the same instructions as described in {J 05.00; c0010}.
0020	Subject to behavioural modelling (%) Institutions shall follow the same instructions as described in {J 05.00; c0040}.
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.

Columns	Legal references and instructions
	Institutions shall report data based on the specifications laid down in Article 98(5), point (a), of Directive 2013/36/EU and laid down in Article 3 of Delegated Regulation (EU) 2024/856. Behavioural models or conditional models (as specified in Article 3(2), point (c), of Delegated Regulation (EU) 2024/856, 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 based on the specifications laid down in Article 98(5), point (a), of Directive 2013/36/EU and laid down in Article 3 of Delegated Regulation (EU) 2024/856.
0050	Parallel shock up Institutions shall follow the same instructions as described in {J 01.00; r0040}.
0060	Parallel shock down Institutions shall follow the same instructions as described in {J 01.00; r0050}.
0070	Steepener shock Institutions shall follow the same instructions as described in {J 01.00; r0060}.
0080	Flattener shock Institutions shall follow the same instructions as described in {J 01.00; r0070}.
0090	Short rates shock up Institutions shall follow the same instructions as described in {J 01.00; r0080}.
0100	Short rates shock down Institutions shall follow the same instructions as described in {J 01.00; r0090}.

PART VI

QUALITATIVE INFORMATION (J 10.00 and J 11.00)

1. General remarks

- 1.1. Templates J 10.00 and J 11.00 contain qualitative data on methodologies used in the assessment of the IRRBB.
- 1.2. Institutions shall report the relevant information based on a predetermined 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 banking 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 banking book financial assets (excluding tangible assets) or liabilities. The other rows (from 0010 to 0310) are not currency dependant.

2. 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 used 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 Directive 2013/36/EU. Where 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, — not applicable.
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	Option Risk (NII) Institutions shall indicate whether option risk has been considered in the computation of the NII SOT: — considered, — not considered.
0060	Basis Risk (NII) Institutions shall indicate whether basis risk has been considered in the computation of the NII SOT: — considered, — not considered.
0070	Methodology (EVE) 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,

Row	Legal references and instructions
	— mix, — other.
0080	Conditional Cash Flows (EVE) 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	Option Risk (EVE) Institutions shall indicate whether option risk has been considered in the computation of the EVE SOT. — considered, — not considered.
0100	Basis Risk (EVE) Institutions shall indicate whether basis risk has been considered in the computation of the EVE SOT: — considered, — not considered.
0110	Commercial margins/other spread components (EVE) 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 EVE/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 EVE/NII SOT: — included, — excluded.
0140	Non-performing exposures Institutions shall indicate whether non-performing exposures have been included in the EVE/NII SOT: — included, — excluded.
0150	Fixed rate loan commitments Institutions shall indicate whether fixed rate loan commitments been included in the EVE/NII SOT: — included, — excluded.

Row	Legal references and instructions
0160	Risk of prepayment Institutions shall indicate whether the risk of retail prepayment has been included in the 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 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, — economic models (modelling financial wealth allocation to NMDs or alternative investments according to different market scenarios/economic factors), — expert judgement, — other.
0190	Identification of core component NMD balances Institutions shall indicate whether they face challenges in identifying NMD core balances unconditional to the IR scenario: — yes, — no, — not applicable.
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 component balances (slotting of core component 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, — not applicable.

Row	Legal references and instructions
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, — not applicable.
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), point (a), of Delegated Regulation (EU) 2015/61 applies, are subject to behavioural modelling: — yes, — no, — not applicable.
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	IRRBB mitigation and hedging strategies (EVE) Institutions shall indicate whether they expect to develop changes in their IRR mitigation and hedging strategies in any of the scenarios foreseen in Delegated Regulation (EU) 2024/856 for EVE: — parallel shock up, — parallel shock down, — steepener shock, — flattener shock, — short rates shock up, — short rates shock down.
0270	IRRBB mitigation and hedging strategies (NII) Institutions shall indicate whether they expect to develop changes in their IRR mitigation and hedging strategies in any of the scenarios foreseen in Delegated Regulation (EU) 2024/856 for NII: — parallel shock up, — parallel shock down.

Row	Legal references and instructions
0280	SOT on NII risk measure under the IMS Approach – PTR of Retail Term deposits 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, — not applicable.
0290	SOT on NII risk measure under the IMS Approach – PTR of Fixed Retail Loans 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, — not applicable.
0300	Basis risk Institutions shall indicate whether they consider basis risk to be material: — yes, — no, — not applicable.
0310	Credit Spread Risk in the Banking Book (CSRBB) Institutions shall indicate whether they considered a different perimeter of instruments subject to the CSRBB, as referred in Article 84(2) of Directive 2013/36/EU, for the NII and EVE metrics: — yes, — no, — not applicable.
0320	Risk-free yield curve (discounting in EVE SOT) Institutions shall report the risk-free yield curve that have been used for discounting in accordance with Article 3(10) of Delegated Regulation (EU) 2024/856: — interbank secured, — interbank unsecured overnight, — interbank unsecured term, — sovereign curve, — product specific curve, — entity specific curve, — other.

Row	Legal references and instructions
0330	Risk-free yield curve (internal risk measures of EVE) 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	Change of material assumptions (EVE) 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, — not applicable.
0350	Change of material assumptions (NII) 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, — not applicable.
0360	Post-shock interest rate floor (NII/EVE) In accordance with Article 3(7) of Delegated Regulation (EU) 2024/856, institutions shall indicate whether the maturity-dependent post-shock interest rate floor is binding for any of the specific currencies reported: — yes, — no, — not applicable.'