

Regulations and guidelines 5/2015

Management of interest rate risk arising from non-trading activities

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FINANSSIVALVONTA

tel. +358 10 831 51

fax +358 10 831 5328

firstname.lastname@finanssivalvonta.fi

www.finanssivalvonta.fi

Further information
Prudential Supervision/Market and liquidity risks



Legal nature of regulations and guidelines

Regulations

Financial Supervisory Authority (FIN-FSA) regulations are presented under the heading 'Regulation' in FIN-FSA's regulations and guidelines. FIN-FSA regulations are binding legal requirements that must be complied with.

FIN-FSA issues regulations only by virtue of and within the limits of legal provisions that entitle it to do so.

Guidelines

FIN-FSA interpretations of the contents of laws and other binding provisions are presented under the heading 'Guideline' in FIN-FSA's regulations and guidelines.

Also recommendations and other operating guidelines that are not binding are presented under this heading, as are FIN-FSA's recommendations on compliance with international guidelines and recommendations.

The formulation of the guideline shows when it constitutes an interpretation and when it constitutes a recommendation or other operating guideline. A more detailed description of the formulation of guidelines and the legal nature of regulations and guidelines is provided on the FIN-FSA website.

[Fin-fsa.fi > Regulation > FIN-FSA regulations > New set of regulations](#)

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1 Scope of application

1.1 Scope of application

These regulations and guidelines shall apply to the following supervised entities referred to in the Act on the Financial Supervisory Authority (878/2008):

- credit institutions
- investment firms
- central institutions for an amalgamation as referred to in the Act on the Amalgamation of Deposit Banks
- holding companies of credit institutions and investment firms
- holding companies of conglomerates as referred to in the Act on the Supervision of Financial and Insurance Conglomerates.

2 Management of interest rate risk arising from non-trading activities

2.1 Management of interest rate risk arising from non-trading activities

- (1) The European Banking Authority (EBA) issued Guidelines on the management of interest rate risk arising from non-trading activities (EBA/GL/2015/08) on 5 October 2015.

Guideline (paragraph 2)

- (2) FIN-FSA recommends that supervised entities as referred to above in section 1.1 'Scope of application' comply with the EBA Guidelines cited in paragraph (1). The EBA Guidelines are available on the EBA website:

[eba.europa.eu > Regulation and policy > Supervisory review and evaluation \(SREP\) and Pillar 2](http://eba.europa.eu > Regulation and policy > Supervisory review and evaluation (SREP) and Pillar 2).

3 Repealed regulations and guidelines

Upon entry into force, these regulations and guidelines shall replace the following FIN-FSA standard:

- Standard 4.4c, issued by the former Financial Supervision Authority, on the Management of market risk, section 6: Management of interest rate risk.