Supplementary Data for Structural Hedge

Maturity profile
Purpose:
To collect information on structural hedge composition and performance.

Detail:
'Maturity profile' tab - for rows 5 - 79 the complete FinRep balance sheet as at reporting date should be shown in column C. This should reconcile to the 'ALM Balance Sheet' template Year 0 position provided as part of the stress testing submission. The percentage of each of these balances hedged as part of the structural hedging programme should be shown in column D. This should be consistent with assumptions set out in the relevant policies relating to the structural hedging programme. For the majority of balance sheet items this percentage will be zero. Multiplying columns C and D will give the net notional of on-balance sheet items which are hedged as part of the structural hedging programme.
These balances (shown in column E) should then be allocated to the appropriate time periods (columns F - R) reflecting their estimated behavioural maturity or repricing profile. These maturity assumptions should be consistent with those set out in any relevant policies provided separately.

Rows 82 - 86 should capture the hedging instruments used in the structural hedging programme. These may be either on-balance sheet items or derivatives. It is common practice to offset balance sheet positions to establish a net external hedging requirement. In these circumstances it may not be possible to identify specific hedging instruments relating to the structural hedge programme. In this instance firms should provide the information requested based on internal MI. This may take the form of internal transfer pricing trades, internal derivatives or other MI intended to reflect the profile and return attributable to the structural hedge programme.

Net Interest Income
Purpose:
To collect information on structural hedge performance over the stress testing horizon.

Detail:
'NII' tab - rows 3 - 12 should capture the run off profile for the balances designated as hedges in the structural hedging programme. The portfolio yield should be shown as at reporting date and as it evolves over the forecast period. We would expect the portfolio yield to change as existing trades mature. These measures should allow the NII attributable to hedges in place as at reporting date to be recorded over the forecast period.

Rows 16 - 24 and 26 - 34 should capture the estimated balances, yields and NII from any replacement hedges executed over the forecast horizon under both a base case and a stress scenario.

TO BE COMPLETED FOR EACH MATERIAL CURRENCY

Supplementary Data for Structural Hedge - Change Notice

Changes made to version 2 of this data request, published on 30 March 2015

'Maturity Profile' tab – no change
'Net Interest Income' tab – inserted columns for Year 4 and Year 5 (columns H and I) before Total (column J)

Structural Hedge Position
All figures as at 31 December 2014

		(a)	(b)	(c)	0.5	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	12.5	17.5	25	
		Balance £bn	**Hedged %**	**Hedge Notional (a) * (b)**	**Maturity Profile**													
					1Y	**2Y**	**3Y**	**4Y**	**5Y**	**6Y**	**7Y**	**8Y**	**9Y**	**10Y**	**15Y**	**20Y**	**>20Y**	**Total**
	Balance sheet items which are to be hedged as part of the structural hedge programme																	
010	**Cash and cash balances at central banks**																	-
050	**Financial assets held for trading**																	-
100	**Financial assets designated at fair value through profit or loss**																	-
110	Equity instruments																	-
120	Debt securities																	-
130	Loans and advances																	-
140	**Available-for-sale financial assets**																	-
150	Equity instruments																	-
160	Debt securities																	-
170	Loans and advances																	-
180	**Loans and receivables**																	-
190	Debt securities																	-
200	Loans and advances																	-
210	**Held-to-maturity investments**																	-
220	Debt securities																	-
230	Loans and advances																	-
240	**Derivatives – Hedge accounting**																	-
250	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**																	-
260	**Investments in subsidaries, joint ventures and associates**																	-
270	**Tangible assets**																	-
280	Property, Plant and Equipment																	-
290	Investment property																	-
300	**Intangible assets**																	-
310	Goodwill																	-
320	Other intangible assets																	-
330	**Tax assets**																	-
340	Current tax assets																	-
350	Deferred tax assets																	-
360	**Other assets**																	-
370	**Non-current assets and disposal groups classified as held for sale**																	-
380	**TOTAL ASSETS**																	-
010	**Financial liabilities held for trading**																	-
070	**Financial liabilities designated at fair value through profit or loss**																	-
080	Deposits																	-
090	Debt securities issued																	-
100	Other financial liabilities																	-
110	**Financial liabilities measured at amortised cost**																	-
120	Deposits																	-
	- Overnight deposits/Deposits redeemable at notice - High																	
	- Overnight deposits/Deposits redeemable at notice - Medium																	
	- Overnight deposits/Deposits redeemable at notice - Low																	
	- Current accounts - interest bearing																	
	- Current accounts - non interest bearing																	
	- Deposits with agreed maturity - Fixed																	
	- Deposits with agreed maturity - Floating																	
130	Debt securities issued																	-
140	Other financial liabilities																	-
150	**Derivatives – Hedge accounting**																	-
160	**Fair value changes of the hedged items in portfolio hedge of interest rate risk**																	-
170	**Provisions**																	-
240	**Tax liabilities**																	-
250	Current tax liabilities																	-
260	Deferred tax liabilities																	-
270	Share capital repayable on demand																	-
280	Other liabilities																	-
290	**Liabilities included in disposal groups classified as held for sale**																	-
300	**TOTAL LIABILITIES**																	-
010	**Capital**																	-
040	**Share premium**																	-
050	**Equity instruments issued other than capital**																	-
080	**Other equity**																	-
090	**Accumulated other comprehensive income**																	-
190	**Retained earnings**																	-
200	**Revaluation reserves**																	-
210	**Other reserves**																	-
240	**(-) Treasury shares**																	-
250	**Profit or loss attributable to owners of the parent**																	-
260	**(-) Interim dividends**																	-
270	**Minority interests [Non-controlling interests]**																	-
300	**TOTAL EQUITY**																	-
																		-
310	**TOTAL EQUITY AND TOTAL LIABILITIES**																	-
	Hedged by:																	
401	Assets and/or Receive Fixed IRS £bn																	-
	Yield %																	
402	Liabilities and/or Pay Fix IRS £bn																	-
	Yield %																	
£bn	**Net Gap**																	
501																		

Structural Hedge Net Interest Income

		Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Total
	Back book (contribution of existing trades as at reporting date)							
405	Assets and/or Receive Fixed IRS - £bn							-
406	Yield %							-
407	Interest income £m							-
408	Liabilities and/or Pay Fix IRS - £bn							-
409	Yield %							-
410	Interest expense £m							-
411	Total back book NII £m		-	-	-	-	-	-
	Front book (contribution of forecast new business written in each future period)							
	Base case							
412	Assets and/or Receive Fixed IRS - £bn							-
413	Yield %							-
414	Interest income £m							-
415	Liabilities and/or Pay Fix IRS - £bn							-
416	Yield %							-
417	Interest expense £m							-
418	Total base case NII £m		-	-	-	-	-	-
	Stress case							
419	Assets and/or Receive Fixed IRS - £bn							-
420	Yield %							-
421	Interest income £m							-
422	Liabilities and/or Pay Fix IRS - £bn							-
423	Yield %							-
424	Interest expense £m							-
425	Total stress case NII £m		-	-	-	-	-	-

Supplementary Data for Fixed Rate products

Maturity profile
Purpose:
To collect information on maturity profile of fixed rate new business

Detail:
'Fixed - NB maturity profile' tab - should capture the maturity profile of any new business written in each of the years of the forecast period. The total volume of new business in each year should be consistent with that reported in the 'ALM Balance Sheet' template.

'Fixed - NB yields' tab - should capture the estimated coupons/yields of any new business written in each of the years of the forecast period based on the tenor of the business written. The 'Total' for each year should capture the average new business rate weighted by balances shown on 'Fixed - NB maturity profile' tab. This 'Total' rate should be consistent with the new business rate shown in the 'ALM Balance Sheet' template. Equivalent swap rates are also requested.

'Other NB rates' tab - this captures product rates for administered rate products and new business rates for other key balance sheet lines through the forecast period for both base and stress scenarios . Additional granularity is provided for administered rate mortgages where there may be multiple rates applicable across brands and legacy products.
Also requested are key reference rates for these products to facilitate comparison. This data request should reflect information contained in the ALM Balance Sheet and ALM Interest Rate submissions.

TO BE COMPLETED FOR EACH MATERIAL CURRENCY

Supplementary Data for Fixed Rate products - Change Notice

Changes made to version 2 of this data request, published on 30 March 2015

'Fixed - NB maturity profile' tab – inserted columns AX - CA to include years 4 and 5 of the scenario
'Fixed - NB Yields' tab – inserted columns AX - CA to include years 4 and 5 of the scenario
'Other NB rates' tab – inserted columns O and P for Year 4 and Year 5 of baseline scenario. Inserted columns U and V for Year 4 and Year 5 of stress scenario.

Fixed Products
as at 31 December 2014

Base case

| Asset Liability Class Header | Asset Liability Class | Product Type | Reference Rate Type | Maturity profile of new business written in: Year 1 | | | | | | | | | | | | | Maturity profile of new business written in: Year 2 | | | | | | | | | | | | | Maturity profile of new business written in: Year 3 | | | | | | | | | | | | | Maturity profile of new business written in: Year 4 | | | | | | | | | | | | | Maturity profile of new business written in: Year 5 | | | | | | | | | | | | |
|---|---|---

Fixed Products
as at 31 December 2014

Base case

Asset Liability Class Header	Asset Liability Class	Product Type	Reference Rate Type	New business yields by tenor of business written in: Year 1													New business yields by tenor of business written in: Year 2													New business yields by tenor of business written in: Year 3													New business yields by tenor of business written in: Year 4													New business yields by tenor of business written in: Year 5												
				1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total
Loans and advances	Household Assets	Other term loan	Fixed Rate																																																																	
Loans and advances	Small and Medium-sized Enterprise Assets	Other term loan	Fixed Rate																																																																	
Loans and advances	Other Non-financial corporation assets	Other term loan	Fixed Rate																																																																	
Loans and advances	Credit institutions, other financial corporations, general governments and central bank assets	Other term loan	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Level 1 securities	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Level 2A securities	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Level 2B securities	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Other securities	Fixed Rate																																																																	
Debt securities issued	Certificates of Deposit / Commercial Paper																																																																			
Debt securities issued	Unsecured Bonds																																																																			
Debt securities issued	Hybrid Contracts																																																																			
Debt securities issued	Asset Backed Securities																																																																			
Debt securities issued	Covered Bonds																																																																			
Debt securities issued	Subordinated Liabilities																																																																			
Debt securities issued	Other debt securities issued																																																																			
Derivative notionals-Pay	Derivative notionals	Fair value hedges	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Cash flow hedges	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Hedging of net investments in a	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Portfolio fair value hedges of ri	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Portfolio cash flow hedges of ri	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Fair value hedges	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Cash flow hedges	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Hedging of net investments in a	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Portfolio fair value hedges of ri	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Portfolio cash flow hedges of ri	Fixed																																																																	
Swap Rates																																																																									
CDS																																																																									

Stress case

Asset Liability Class Header	Asset Liability Class	Product Type	Reference Rate Type	New business yields by tenor of business written in: Year 1													New business yields by tenor of business written in: Year 2													New business yields by tenor of business written in: Year 3													New business yields by tenor of business written in: Year 4													New business yields by tenor of business written in: Year 5												
				1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total	1Y	2Y	3Y	4Y	5Y	6Y	7Y	8Y	9Y	10Y	15Y	20Y	>20Y	Total
Loans and advances	Household Assets	Other term loan	Fixed Rate																																																																	
Loans and advances	Small and Medium-sized Enterprise Assets	Other term loan	Fixed Rate																																																																	
Loans and advances	Other Non-financial corporation assets	Other term loan	Fixed Rate																																																																	
Loans and advances	Credit institutions, other financial corporations, general governments and central bank assets	Other term loan	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Level 1 securities	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Level 2A securities	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Level 2B securities	Fixed Rate																																																																	
Other financial assets	Equity instruments and Debt securities	Other securities	Fixed Rate																																																																	
Debt securities issued	Certificates of Deposit / Commercial Paper																																																																			
Debt securities issued	Unsecured Bonds																																																																			
Debt securities issued	Hybrid Contracts																																																																			
Debt securities issued	Asset Backed Securities																																																																			
Debt securities issued	Covered Bonds																																																																			
Debt securities issued	Subordinated Liabilities																																																																			
Debt securities issued	Other debt securities issued																																																																			
Derivative notionals-Pay	Derivative notionals	Fair value hedges	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Cash flow hedges	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Hedging of net investments in a	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Portfolio fair value hedges of ri	Fixed																																																																	
Derivative notionals-Pay	Derivative notionals	Portfolio cash flow hedges of ri	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Fair value hedges	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Cash flow hedges	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Hedging of net investments in a	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Portfolio fair value hedges of ri	Fixed																																																																	
Derivative notionals-Receive	Derivative notionals	Portfolio cash flow hedges of ri	Fixed																																																																	
Swap Rates																																																																									
Firm specific CDS																																																																									

Asset Liability Class Header	Asset Liability Class	Product Type	Reference Rate Type	Reference Rate	LTV Band	Interest Rate Offer Period	Interest Rate Sensitivity	Accounting Balance	Base case - total customer rate %					Stress - total customer rate %				
								Y0	Y1	Y2	Y3	Y4	Y5	Y1	Y2	Y3	Y4	Y5
Loans and advances	Household Assets	Mortgage Loans	Administered Rate	Managed Rate 1														
Loans and advances	Household Assets	Mortgage Loans	Administered Rate	Managed Rate 2														
Loans and advances	Household Assets	Mortgage Loans	Administered Rate	Managed Rate 3*														
Loans and advances	Household Assets	Mortgage Loans	Administered Rate	Managed Rate 4*														
Loans and advances	Household Assets	Mortgage Loans	Administered Rate	Managed Rate 5*														
Loans and advances	Household Assets	Mortgage Loans	Administered Rate	Managed Rate 6*														
Loans and advances	Household Assets	Mortgage Loans	Administered Rate															
Loans and advances	Household Assets	Mortgage Loans	Administered Rate															
Loans and advances	Household Assets	Credit Card debt	Interest bearing															
Deposits	Household Liabilities	Overnight deposits/Deposits redeemable at notice					High rate sensitive											
Deposits	Household Liabilities	Overnight deposits/Deposits redeemable at notice					Med rate sensitive											
Deposits	Household Liabilities	Overnight deposits/Deposits redeemable at notice					Low rate sensitive											
Deposits	Small and Medium-sized Enterprise Liabilities	Overnight deposits/Deposits redeemable at notice					High rate sensitive											
Deposits	Small and Medium-sized Enterprise Liabilities	Overnight deposits/Deposits redeemable at notice					Low rate sensitive											
Deposits	Other Non-financial corporation Liabilities	Overnight deposits/Deposits redeemable at notice					High rate sensitive											
Deposits	Other Non-financial corporation Liabilities	Overnight deposits/Deposits redeemable at notice					Low rate sensitive											
Deposits	Credit institutions, other financial corporations, general governments and central bank Liabilities	Overnight deposits/Deposits redeemable at notice					High rate sensitive											
Deposits	Credit institutions, other financial corporations, general governments and central bank Liabilities	Overnight deposits/Deposits redeemable at notice					Low rate sensitive											
Policy Rate																		
3M LIBOR																		

Asset Liability Class Header	Asset Liability Class	Product Type	Reference Rate Type	Reference Rate	LTV Band	Interest Rate Offer Period	Interest Rate Sensitivity	Accounting Balance	Base case - new customer rate %					Stress - new customer rate %				
								Y0	Y1	Y2	Y3	Y4	Y5	Y1	Y2	Y3	Y4	Y5
Loans and advances	Household Assets	Mortgage Loans	Fixed Rate			2Yr												
Loans and advances	Household Assets	Mortgage Loans	Fixed Rate			3Yr												
Loans and advances	Household Assets	Mortgage Loans	Fixed Rate			4Yr												
Loans and advances	Household Assets	Mortgage Loans	Fixed Rate			5Yr												
Loans and advances	Household Assets	Mortgage Loans	Fixed Rate			Other												
Deposits	Household Liabilities	Deposits with agreed maturity	Fixed Rate			1Yr												
Deposits	Household Liabilities	Deposits with agreed maturity	Fixed Rate			2Yr												
Deposits	Household Liabilities	Deposits with agreed maturity	Fixed Rate			3Yr												
Deposits	Household Liabilities	Deposits with agreed maturity	Fixed Rate			Other												
Deposits	Small and Medium-sized Enterprise Liabilities	Deposits with agreed maturity	Fixed Rate			1Yr												
Deposits	Small and Medium-sized Enterprise Liabilities	Deposits with agreed maturity	Fixed Rate			2Yr												
Deposits	Small and Medium-sized Enterprise Liabilities	Deposits with agreed maturity	Fixed Rate			3Yr												
Deposits	Small and Medium-sized Enterprise Liabilities	Deposits with agreed maturity	Fixed Rate			Other												
Deposits	Other Non-financial corporation Liabilities	Deposits with agreed maturity	Fixed Rate			1Yr												
Deposits	Other Non-financial corporation Liabilities	Deposits with agreed maturity	Fixed Rate			2Yr												
Deposits	Other Non-financial corporation Liabilities	Deposits with agreed maturity	Fixed Rate			3Yr												
Deposits	Other Non-financial corporation Liabilities	Deposits with agreed maturity	Fixed Rate			Other												
Deposits	Credit institutions, other financial corporations, general governments and central bank Liabilities	Deposits with agreed maturity	Fixed Rate			1Yr												
Deposits	Credit institutions, other financial corporations, general governments and central bank Liabilities	Deposits with agreed maturity	Fixed Rate			2Yr												
Deposits	Credit institutions, other financial corporations, general governments and central bank Liabilities	Deposits with agreed maturity	Fixed Rate			3Yr												
Deposits	Credit institutions, other financial corporations, general governments and central bank Liabilities	Deposits with agreed maturity	Fixed Rate			Other												
1Y Swap																		
2Y Swap																		
3Y Swap																		
4Y Swap																		
5Y Swap																		