Letter

Title	Final amendments to Pillar 3 disclosure guidelines for interest rate risk in the banking book – Letter
Category	Accounting and Disclosure
Date	November 19, 2026
Sector	Banks Trust and Loan Companies

In May 2026, we consulted stakeholders on draft amendments to the Pillar 3 disclosure guidelines for domestic systemically important banks (D-SIBs) and small and medium-sized banks (SMSBs) on interest rate risk in the banking book (IRRBB) disclosures. These amendments incorporated the Basel Committee on Banking Supervision disclosure standard on interest rate risk in the banking book.

Today, we publish final amendments that improve the transparency and comparability of IRRBB disclosures. We appreciate the engagement of all those who participated in the process. Our consultation summary reports on stakeholder comments and our responses, including revisions we implemented. The new disclosures will come into effect for fiscal Q4 2027 reporting periods.

Questions can be sent to Pillar3-Pilier3@osfi-bsif.gc.ca.