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ANNEX II

‘ANNEX II

**INSTRUCTIONS FOR REPORTING ON OWN FUNDS AND OWN FUNDS REQUIREMENTS**

**PART II: TEMPLATE RELATED INSTRUCTIONS**

(…)

7. C 33.00 - Exposures to General governments (GOV)

7.1. General remarks

191. The information for the purpose of template C 33.00 shall cover all exposures to ‘General governments’ as referred to in point (b), of paragraph 42 of Annex V to this Implementing Regulation.

192. Where the exposures to ‘General governments’ are subject to own funds requirements in accordance with Part Three, Title II of Regulation (EU) No 575/2013, exposures to ‘General governments’ are included in different exposure classes in accordance with Article 112 and Article 147 of that Regulation , as specified by the instructions for the completion of template C 07.00, C 08.01 and C 08.02.

193. Table 2 (Standardised Approach) and Table 3 (IRB Approach), included in Part 3 of Annex V to this Implementing Regulation, shall be observed for the mapping of exposure classes used to calculate capital requirements under of Regulation (EU) No 575/2013 to counterparty sector ‘General governments’.

194. Information shall be reported for the total aggregate exposures (meaning the sum of all countries in which the bank has sovereign exposures) and for each country on the basis of the residence of the counterparty on an immediate borrower basis.

195. The allocation of exposures to exposure classes or jurisdictions shall be made without considering credit mitigation techniques and in particular without considering substitution effects. However, the calculation of exposure values and risk weighted exposure amounts for each exposure class and each jurisdiction shall include the incidence of credit risk mitigation techniques, including substitution effects.

196. The reporting of information on exposures to ‘General governments’ by jurisdiction of residence of the immediate counterparty other than the domestic jurisdiction of the reporting institution is subject to the thresholds laid down in Article 6(3) of this Implementing Regulation.

7.2. Scope of the template on exposures to “General governments”

197. The scope of the GOV template covers on-balance sheet, off-balance sheet and derivatives direct exposures to “General governments” in the banking and trading book. In addition, a memorandum item on indirect exposures in the form of credit derivatives sold on general government exposures is also requested.

198. An exposure is a direct exposure when the immediate counterparty is an entity that is a ‘General government’ as referred to in point (b), of paragraph 42 of Annex V to this Implementing Regulation.

199. The template is divided in two sections. The first one is based on a breakdown of exposures by risk, regulatory approach and exposure classes whereas a second one is based on a breakdown by residual maturity.

7.3. Instructions concerning specific positions

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| Columns | Instructions |
| 0010-0260 | **DIRECT EXPOSURES** |
| 0010-0140 | **ON-BALANCE SHEET EXPOSURES** |
| 0010 | **Total gross carrying amount of non-derivative financial assets**  Aggregate of gross carrying amount, as determined in accordance with paragraph 34 of Part 1 of Annex V to this Implementing Regulation, of non-derivative financial assets to General governments, for all accounting portfolios under IFRS or national GAAP based on Council Directive 86/635/EEC defined in paragraphs 15 to 22 of Part 1 of Annex V to this Implementing Regulation, and listed in columns 0030 to 0120  Prudent valuation adjustments shall not reduce the gross carrying amount of trading and non-trading exposures measured at fair value. |
| 0020 | **Total carrying amount of non-derivative financial assets (net of short positions)**  Aggregate of the carrying amount, as referred to in paragraph 27 of Part 1 of Annex V to this Implementing Regulation, of non-derivative financial assets to General governments for all accounting portfolios under IFRS or national GAAP based on Council Directive 86/635/EEC defined in paragraphs 15 to 22 of Part 1 of Annex V to this Implementing Regulation and listed in columns 0030 to 0120, net of short positions.  Where the institution has a short position for the same residual maturity and the same immediate counterparty that is denominated in the same currency, the carrying amount of the short position shall be netted against the carrying amount of the direct position. That net amount shall be considered to be zero when it is a negative amount. Where an institution has a short position without a matching direct position, the amount of the short position shall be considered zero for the purposes of this column. |
| 0030-0120 | **NON-DERIVATIVE FINANCIAL ASSETS BY ACCOUNTING PORTFOLIOS**  Aggregate carrying amount of non-derivative financial assets, as defined in the row above of this table, to General governments, broken down by accounting portfolio under the applicable accounting framework. |
| 0030 | **Financial assets held for trading**  IFRS 7.8(a)(ii); IFRS 9 Appendix A |
| 0040 | **Trading financial assets**  Articles 32 and 33 of Council Directive 86/635/EEC; Paragraph 16 of Part 1 of Annex V to this Implementing Regulation; Article 8(1), point (a), of Directive 2013/34/EU  Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP). |
| 0050 | **Non-trading financial assets mandatorily at fair value through profit or loss**  IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| 0060 | **Financial assets designated at fair value through profit or loss**  IFRS 7.8(a)(i); IFRS 9.4.1.5 and Article 8(1), point (a) and Article 8(6) of Directive 2013/34/EU |
| 0070 | **Non-trading non-derivative financial assets measured at fair value through profit or loss**  Article 36(2) of Council Directive 86/635/EEC; Article 8(1), point (a), of Directive 2013/34/EU  Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP). |
| 0080 | **Financial assets at fair value through other comprehensive income**  IFRS 7.8(d); IFRS 9.4.1.2A |
| 0090 | **Non-trading non-derivative financial assets measured at fair value to equity**  Article 8(1), point (a) and Article 8(8) of Directive 2013/34/EU  Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP). |
| 0100 | **Financial assets at amortised cost**  IFRS 7.8(f); IFRS 9.4.1.2; Paragraph 15 of Part 1 of Annex V to this Implementing Regulation |
| 0110 | **Non-trading non-derivative financial assets measured at a cost-based method**  Article 35 of Council Directive 86/635/EEC; Article 6(1), point (i) and Article 8(2) of Directive 2013/34/EU; Annex V, part 1, paragraph 16 to this Implementing Regulation  Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP). |
| 0120 | **Other non-trading non-derivative financial assets**  Article 37 of Council Directive 86/635/EEC; Article 12(7) of Directive 2013/34/EU; Annex V, part 1, paragraph 16 to this Implementing Regulation  Only to be reported by institutions under national Generally Accepted Accounting Principles (GAAP). |
| 0130 | **Short positions**  Carrying amount of short positions, as defined in IFRS 9 BA.7(b) where the direct counterparty is a General government as defined in paragraphs 155 to 160 of this Annex.  Short positions arise where the institution sells securities acquired in a reverse repurchase loan or borrowed in a securities lending transaction.  The carrying amount is the fair value of the short positions.  Short positions shall be reported by residual maturity bucket, as listed in rows 0170 to 0230, and by immediate counterparty.  The short positions reported in this column can be netted against positions with the same residual maturity and immediate counterparty and denominated in the same currency that are reported in columns 0030 to 0120 in order to obtain the net position that is reported in column 0020. |
| 0140 | **Of which: Short positions from reverse repurchased loans classified as held for trading or trading financial assets**  Carrying amount of short positions, as defined in IFRS 9 BA.7(b), that arise when the institution sells the securities acquired in reverse repurchase loans, where the direct counterparty of those securities is a General government and that are included in the held for trading or trading financial assets accounting portfolios (columns 0030 or 0040).  Short positions that arise when the sold securities were borrowed in a securities lending transition shall not be included in this column. |
| 0150 | **Accumulated impairment**  Aggregate accumulated impairment related to non-derivative financial assets reported in columns 0080 to 0120 (paragraphs 70 and 71 of Part 2 of Annex V to this Implementing Regulation) |
| 0160 | **Accumulated impairment - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity**  Aggregate of accumulated impairment related to non-derivative financial assets reported in columns 0080 and 0090. |
| 0170 | **Accumulated negative changes in fair value due to credit risk**  Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0050, 0060, 0070, 0080 and 0090 (paragraph 69 of Part 2 of Annex V to this Implementing Regulation) |
| 0180 | **Accumulated negative changes in fair value due to credit risk - of which: from non-trading financial assets mandatorily at fair value through profit or loss, financial assets designated at fair value through profit or loss or from non-trading financial assets measured at fair value through profit or loss**  Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0050, 0060 and 0070. |
| 0190 | **Accumulated negative changes in fair value due to credit risk - of which: from financial assets at fair value through other comprehensive income or from non-trading non-derivative financial assets measured at fair value to equity**  Aggregate of accumulated negative changes in fair value due to credit risk related to positions informed in columns 0080 and 0090. |
| 0200-0230 | **DERIVATIVES**  Direct derivative positions shall be reported in columns 0200 to 0230.  For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown. |
| 0200-0210 | **Derivatives with positive fair value**  All derivative instruments with a General government counterparty with a positive fair value for the institution at the reporting date, regardless of whether those instruments are used in a qualifying hedging relationship, are held for trading, or are included in the trading portfolio under IFRS and national GAAP based on of Council Directive 86/635/EEC.  Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation). |
| 0200 | **Derivatives with positive fair value: Carrying amount**  Carrying amount of the derivatives accounted for as financial assets at the reporting reference date.  Under GAAP based on Council Directive 86/635/EEC, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments. |
| 0210 | **Derivatives with positive fair value: Notional amount**  Under IFRS and national GAAP based on Council Directive 86/635/EEC, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reporting reference date, where the counterparty is a General government as defined in paragraphs 191 to 196 of this Annex and the fair value of the derivative is positive for the institution at the reference date. |
| 0220-0230 | **Derivatives with negative fair value**  All derivative instruments with a General government counterparty with a negative fair value for the institution at the reporting reference date, regardless of whether those instruments are used in a qualifying hedging relationship or are held for trading or included in the trading portfolio under IFRS and national GAAP based on Council Directive 86/635/EEC.  Derivatives used in economic hedging shall be reported here when they are included in the trading or held for trading accounting portfolios (paragraphs 120, 124, 125 and 137 to 140 of Part 2 of Annex V to this Implementing Regulation). |
| 0220 | **Derivatives with negative fair value: Carrying amount**  Carrying amount of the derivatives accounted for as financial liabilities at the reporting reference date.  Under GAAP based on Council Directive 86/635/EEC, derivatives to be reported in these columns include the derivative instruments measured at cost or at the lower of cost or market included in the trading portfolio or designated as hedging instruments. |
| 0230 | **Derivatives with negative fair value: Notional amount**  Under IFRS and national GAAP based on Council Directive 86/635/EEC, notional amount, as defined in paragraphs 133 to 135 of Part 2 of Annex V to this Implementing Regulation, of all derivative contracts concluded and not yet settled at the reference date, where the counterparty is a General government as defined in paragraphs 191 to 196 of this Annex and the fair value of the derivative is negative for the institution at the reference date. |
| 0240-0260 | **OFF-BALANCE SHEET EXPOSURES** |
| 0240 | **Nominal amount**  Where the direct counterparty of the off-balance sheet item is a General government as defined in paragraphs 155 to 160 of this Annex, nominal amount of the commitments and financial guarantees that are not considered as a derivative in accordance with IFRS or under national GAAP based on Council Directive 86/635/EEC (paragraphs 102-119 of Part 2 of Annex V to this Implementing Regulation,).  In accordance with paragraphs 43 and 44 of Part 2 of Annex V to this Implementing Regulation, the General government is the direct counterparty: (a) in a financial guarantee given, when it is the direct counterparty of the guaranteed debt instrument, and (b) in a loan commitment and other commitment given, when it is the counterparty whose credit risk is assumed by the reporting institution. |
| 0250 | **Provisions**  Article 4, ‘Liabilities’, point (6)(c) and ‘Off balance sheet items’, Articles 27(11), 28(8) and Article 33 of Council Directive 86/635/EEC; IFRS 9.4.2.1(c)(ii),(d)(ii), 9.5.5.20;IAS 37, IFRS 4, part 2.11 of Annex V to this Implementing Regulation.  Provisions on all off-balance sheet exposures regardless of how they are measured, except those that are measured at fair value through profit or loss in accordance with IFRS 9.  Under IFRS, the impairment of a loan commitment given shall be reported in column 150 where the institution cannot separately identify the expected credit losses related to the drawn and undrawn amount of the debt instrument. In case the combined expected credit losses for that financial instrument exceed the gross carrying amount of the loan component of the instrument, the remaining balance of the expected credit losses shall be reported as a provision in column 0250. |
| 0260 | **Accumulated negative changes in fair value due to credit risk**  For off-balance sheet items measured at fair value through profit or loss under IFRS 9, accumulated negative changes in fair value due to credit risk (paragraph 110 of Part 2 of Annex V to this Implementing Regulation) |
| 0270-280 | **Memorandum item: credit derivatives sold on general government exposures**  Credit derivatives that do not meet the definition of financial guarantees in Annex V, part 2, paragraph 58 that the reporting institution has underwritten with counterparties other than General governments and whose reference exposure is a General government shall be reported.  These columns shall not be reported for exposures broken down by risk, regulatory approach and exposure class (rows 0020 to 0160). |
| 0270 | **Derivatives with positive fair value - Carrying amount**  Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a positive fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.  For derivatives under IFRS, the amount to be reported in this column is the carrying amount of the derivatives that are financial assets at the reporting date.  For derivatives under GAAP based on Council Directive 86/635/EEC, the amount to be reported in this column shall be the fair value of the derivatives with a positive fair value at the reference reporting date, independently of how they are accounted for. |
| 0280 | **Derivatives with negative fair value - Carrying amount**  Aggregated carrying amount of the credit derivatives sold on general government exposures reported which have a negative fair value for the institution at the reference reporting date, without considering prudent valuation adjustments.  For derivatives under IFRS, the amount to be reported in this column shall be the carrying amount of the derivatives that are financial liabilities at the reporting date.  For derivatives under GAAP based on Council Directive 86/635/EEC, the amount to be reported in this column is the fair value of the derivatives with a negative fair value at the reference reporting date, independently of how they are accounted for. |
| 0290 | **Exposure value**  Exposure value for exposures subject to the credit risk framework.  For exposures under the Standardised Approach (SA): see Article 111 of Regulation (EU) No 575/2013. For exposures under the IRB Approach: see Article 166 and the second sentence of Article 230(1) of Regulation (EU) No 575/2013.  For the reporting of derivatives subject to both counterparty credit risk and market risk capital charges, see instructions for the row breakdown.  The exposures reported in columns 0270 and 0280 are not to be considered for the purposes of this column, as the value in this column is based solely on direct exposures. |
| 0300 | **Risk weighted exposure amount**  Risk weighted exposure amount for exposures subject to the credit risk framework.  For exposures under the Standardised Approach (SA): see Article 113, paragraphs 1 to 5 of Regulation (EU) No 575/2013. For exposures under the IRB Approach: see Article 153, paragraphs 1 and 3 of Regulation (EU) No 575/2013.  For the reporting of direct exposures within the scope of Article 271 of Regulation (EU) No 575/2013 subject to own funds requirements for both counterparty credit risk and market risk, see instructions for the row breakdown.  The exposures reported in columns 0270 and 0280 shall not be considered for the purposes of this column, as the value in this column is based solely on direct exposures. |

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| Rows | Instructions |
| **BREAKDOWN OF EXPOSURES BY REGULATORY APPROACH** | |
| 0010 | **Total exposures**  Aggregate of exposures to General governments, as defined in paragraphs 191 to 196 of this Annex. |
| 0020-0155 | **Exposures under the credit risk framework**  Aggregate of exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II of Regulation (EU) No 575/2013. Exposures under the credit risk framework include exposures from both the non-trading book and the trading book subject to a capital charge for counterparty credit risk.  Direct exposures within the scope of Article 271 of Regulation (EU) No 575/2013 subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (0020 to 0155) and the market risk row (row 0160): the exposures due to counterparty credit risk shall be reported in the credit risk rows, while the exposures due to market risk shall be reported in the market risk row. |
| 0030 | **Standardised Approach**  Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 2 of Regulation (EU) No 575/2013, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk. |
| 0040 | **Central governments**  Exposures to General governments that are central governments. These exposures are allocated to the “Central governments or central banks” exposure class in accordance with Articles 112 and 114 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0050 | **Regional governments or local authorities**  Exposures to General governments that are regional governments or local authorities. These exposures are allocated to the “Regional governments or local authorities” exposure class in accordance with Articles 112 and 115 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0060 | **Public sector entities**  Exposures to General governments that are public sector entities. These exposures are allocated to the “Public sector entities” exposure class in accordance with Articles 112 and 116 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0070 | **International Organisations**  Exposures to General governments that are international organisations. These exposures are allocated to the “International Organisations” exposure classes in accordance with Articles 112 and 118 of Regulation (EU) No 575/2013, as specified by the instructions for template C 07.00, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0075 | **Other general government exposures subject to Standardised Approach**  Exposures to General governments other than those included in rows 0040 to 0070 above, which are allocated to SA exposure classes in accordance with Article 112 of Regulation (EU) No 575/2013 for the purposes of calculating own funds requirements. |
| 0080 | **IRB Approach**  Exposures to General governments that shall be risk-weighted in accordance with Part Three, Title II, Chapter 3 of Regulation (EU) No 575/2013, including exposures from the non-trading book for which the risk-weighting in accordance with that Chapter addresses counterparty credit risk. |
| 0090 | **Central governments**  Exposures to General governments that are central governments and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3), point (a), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply.. |
| 0100 | **Regional governments or local authorities [Central governments and central banks]**  Exposures to General governments that are regional governments or local authorities and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3a) of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0110 | **Regional governments or local authorities**  Exposures to regional governments or local authorities and that are allocated to the “Regional governments or local authorities” exposure class in accordance with Article 147(2), point (a1) (i), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0120 | **Public sector entities [Central governments and central banks]**  Exposures to General governments that are public sector entities in accordance with Article 4(8) of Regulation (EU) No 575/2013 and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3a) of that Regulation, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0130 | **Public sector entities**  Exposures to public sector entities in accordance with Article 4(8) of Regulation (EU) No 575/2013 and that are allocated to the “Public sector entities” exposure class in accordance with Article 147(2), point (a1) (ii), of that Regulation , as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0140 | **International Organisations [Central governments and central banks]**  Exposures to General governments that are International Organisations and that are allocated to the “Central governments and central banks” exposure class in accordance with Article 147(3), point (c), of Regulation (EU) No 575/2013, as specified by the instructions for template C 08.01 and C 08.02, with the exception of the specifications as regards the redistribution of exposures to General governments to other exposure classes due to the application of credit risk mitigation techniques with substitution effects on the exposure, which shall not apply. |
| 0155 | **Other general government exposures subject to IRB Approach**  Exposures to General governments other than those included in rows 0090 to 0140 above which are allocated to IRB exposure classes in accordance with Article 147 of Regulation (EU) No 575/2013 for the purposes of calculating own funds requirements. |
| 0160 | **Exposures subject to market risk**  This row covers positions for which one of the following own funds requirements of Part Three, Title IV of Regulation (EU) No 575/2013 is calculated:   * Own funds requirements for position risk in accordance with Article 326 of Regulation (EU) No 575/2013 * Own funds requirements for specific or general risk in accordance with Part Three, Title IV, Chapter 5, of that Regulation; * Own funds requirements for credit spread risk or default risk in accordance with Part Three, Title IV, Chapter 1a of that Regulation. * Own funds requirements calculated in accordance with Part Three, Title IV, Chapter 1a of that Regulation, where the position is affected by risk factors of the broad risk factor category credit spreads or included in the institution’s internal default risk model.   Direct exposures within the scope of Article 271 of Regulation (EU) No 575/2013 subject to own funds requirements for both counterparty credit risk and market risk shall be reported both in the credit risk rows (0020 to 0155) and the market risk row (row 0160): the exposure due to counterparty credit risk shall be reported in the credit risk rows, while the exposure due to market risk shall be reported in the market risk row. |
| 0170-0230 | **BREAKDOWN OF EXPOSURES BY RESIDUAL MATURITY**  Residual maturity shall be computed in days between the contractual date of maturity and the reporting reference date for all positions.  Exposures to General governments shall be broken-down by residual maturity and allocated to the buckets provided as follows:   **[ 0 - 3M [** : Less than 90 days;   **[ 3M - 1Y [** : Equal or greater than 90 days and less than 365 days;   **[ 1Y – 2Y [** : Equal or greater than 365 days and less than 730 days;   **[ 2Y – 3Y [** : Equal or greater than 730 days and less than 1 095 days;   **[ 3Y – 5Y [** : Equal or greater than 1 095 days and less than 1 825 days;   **[ 5Y – 10Y [** : Equal or greater than 1 825 days and less than 3 650 days;   **[ 10Y – more** : Equal or greater than 3 650 days.  Where the contractual date of maturity is earlier than the reporting reference date (i.e. the difference between reporting reference date and maturity date is a negative value), the exposure shall be allocated to the bucket [0 – 3M].  Exposures without a residual maturity shall be allocated to the residual maturity bucket on the basis of their period of notice or other contractual indications about the maturity. If there is no predefined period of notice nor other contractual indication about the maturity, exposures shall be allocated to the residual maturity bucket [10Y – more]. |