

C - Liquidity risk : Assets and liabilities, analysed by remaining contractual maturity

(€ '000s)	Less than 3 month	3 month to 1 year	1 year to 5 years	more than 5 years	Total	Related receivables and payables	Revaluation	Total 30/06/2021
Cash, central banks	1,134,267				1,134,267			1,134,267
Financial assets at fair value through profit or loss		223	7,138	8,467	15,829	(0.5)		15,828
Hedging derivative instruments	1,915	4,208	34,326	123,758	164,207	2,343		166,550
Financial assets at fair value through other comprehensive income								
Government paper and similar securities	10,001	30,052	404,709	334,937	779,698	2,058	6,649	788,406
Bonds								
Total Financial assets at fair value through other comprehensive income	10,001	30,052	404,709	334,937	779,698	2,058	6,649	788,406
Securities at amortized cost								
Government paper and similar securities		4,007	66,449	111,949	182,405	982	(101)	183,286
Bonds		6,175	3,824		10,000		65	10,065
Total Securities at amortized cost		10,183	70,273	111,949	192,405	982	(36)	193,351
Loans and receivables due from credit institutions	108,292		115,000		223,292	347		223,639
Loans and advances to customers	97,773	237,199	1,101,962	2,423,916	3,860,850	7,032	64,643	3,932,525
Revaluation adjustment on interest rate hedged portfolios							12,701	12,701
Current tax assets	16				16			16
Other assets	326				326			326
TOTAL ASSETS								6,467,609
Central banks						202		202
Financial assets at fair value through profit or loss		223	7,138	8,467	15,828	(36)		15,792
Hedging derivative instruments	1	90	17,855	194,269	212,215	9,110		221,325
Debt securities	138,841	749,565	2,179,813	2,925,562	5,993,781	3,274	55,255	6,052,310
Due to credit institutions	1,416				1,416			1,416
Revaluation adjustment on interest rate hedged portfolios								-
Other liabilities	3,235				3,235			3,235
TOTAL LIABILITIES								6,294,280

Agence France Locale oversees the transformation of its balance sheet into liquidity by monitoring several indicators, including the difference in average maturity between assets and liabilities which is limited to 12 months, temporarily increased to 18 months, and limits in gaps.

D - Interest rate risk: sensitivity to interest rate changes

Exposure to interest rate risk relates to that of the Operational subsidiary, Agence France Locale. The rate risk management policy and its implications on the first half of 2021 are described into the financial report as at 30th June 2021.