

CRÉDIT AGRICOLE GROUP

RISK REPORT

**PILLAR 3
31 MARCH 2025**

**WORKING EVERY DAY IN THE INTEREST
OF OUR CUSTOMERS AND SOCIETY**



PILLAR 3 DISCLOSURES

Key phased-in metrics at Crédit Agricole Group level (EU KM1)

The key metrics table below provides information required by Articles 447 (a to g) and 438-(b) of Regulation (EU) No 575/2013 (CRR), as amended by Regulation (EU) 2024/1623 CRR3. It presents an overview of the institution's solvency, leverage and liquidity regulatory prudential ratios as well as their related input components and minimum requirements.

Since 1st January 2023, Crédit Agricole Group's insurance entities apply IFRS 17.

Note that the amounts composing the solvency and leverage regulatory prudential ratios shown below take into account the transitional provisions concerning hybrid debt instruments. They also include retained earnings for the period.¹

Lastly, from 1st January 2023 global systemically important institutions must fulfil with a leverage ratio buffer requirement equivalent to half of the entity's systemic buffer, which is 0.50% for Crédit Agricole Group, bringing the requirement to 3.50% for Credit Agricole Group.

EU KM1 - Phased-in Key metrics in millions of euros		31/03/2025	31/12/2024	30/09/2024	30/06/2024	31/03/2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	113,011	112,202	110,323	108,788	108,157
2	Tier 1 capital	121,738	119,541	116,273	115,963	115,280
3	Total capital	139,393	136,857	133,817	133,608	132,498
Risk-weighted exposure amounts						
4	Total risk exposure amount	640,578	653,368	635,856	627,666	617,810
4a	Total risk exposure pre-floor	640,578				
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.64%	17.17%	17.35%	17.33%	17.51%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.64%				
6	Tier 1 ratio (%)	19.00%	18.30%	18.29%	18.48%	18.66%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19.00%				
7	Total capital ratio (%)	21.76%	20.95%	21.05%	21.29%	21.45%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.76%				
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.80%	1.75%	1.75%	1.75%	1.75%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.01	0.98	0.98	0.98	0.98
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.35	1.31	1.31	1.31	1.31
EU 7g	Total SREP own funds requirements (%)	9.80%	9.75%	9.75%	9.75%	9.75%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%

¹ CET1, Tier 1, Total capital and Leverage regulatory ratios, which do not include the retained earnings of the period, amounts as at 31/03/2025 to respectively 17.37%, 18.73%, 21.49% et 5.52%.

9	Institution specific countercyclical capital buffer (%)	0.76%	0.77%	0.77%	0.77%	0.75%
EU 9a	Systemic risk buffer (%)	0.06%	0.06%	0.01%	0.01%	0.00%
10	Global Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
EU 10a	Other Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Combined buffer requirement (%)	4.32%	4.32%	4.27%	4.27%	4.25%
EU 11a	Overall capital requirements (%)	14.12%	14.07%	14.02%	14.02%	14.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.64%	10.98%	10.97%	11.16%	11.35%
Leverage ratio						
13	Total exposure measure	2,173,126	2,185,581	2,129,697	2,111,716	2,106,002
14	Leverage ratio (%)	5.60%	5.47%	5.46%	5.49%	5.47%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.50%	0.50%	0.50%	0.50%	0.50%
EU 14e	Overall leverage ratio requirement (%)	3.50%	3.50%	3.50%	3.50%	3.50%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	326,070	330,617	332,553	331,341	334,692
EU 16a	Cash outflows - Total weighted value	317,288	318,432	316,297	314,927	314,340
EU 16b	Cash inflows - Total weighted value	82,943	84,321	83,569	82,162	80,743
16	Total net cash outflows (adjusted value)	234,345	234,111	232,728	232,765	233,597
17	Liquidity coverage ratio (%)	139.29%	141.27%	142.96%	142.39%	143.20%
Net Stable Funding Ratio						
18	Total available stable funding	1,291,406	1,320,153	1,301,078	1,306,043	1,272,706
19	Total required stable funding	1,083,377	1,120,800	1,093,193	1,094,689	1,063,455
20	NSFR ratio (%)	119.20%	117.79%	119.02%	119.31%	119.68%

Note: the average LCRs reported in the table above now correspond to the arithmetic mean of the last 12 month-end ratios reported over the observation period, in compliance with the requirements of the European CRR2 regulation.

Key metrics – Capital requirement and eligible liabilities requirement applicable to G-SIIS (EU KM2)

This table provides the information required under Article 10 of Commission Implementing Regulation (EU) 2021/763. It presents an overview of the resolution ratios as well as the MREL requirements applicable to the Crédit Agricole Group.

EU KM2: Key metrics - MREL and TLAC							
		MREL	TLAC				
		31/03/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024	31/03/2024
Own funds and eligible liabilities, ratios and components (in €mn)							
1	Own funds and eligible liabilities	218 032	182 245	175 673	173 769	169 911	168 662
EU-1a	Of which own funds and subordinated liabilities	182 245					
2	Total risk exposure amount of the resolution group (TREA) ¹	640 578	640 578	653 368	635 856	627 666	617 810
3	Own funds and eligible liabilities as a percentage of the TREA ¹	34.04%	28.45%	26.89%	27.33%	27.07%	27.30%
EU-3a	Of which own funds and subordinated liabilities	28.45%					
4	Total exposure measure (TEM) ¹ of the resolution group	2 173 126	2 173 126	2 185 581	2 129 697	2 111 716	2 106 002
5	Own funds and eligible liabilities as percentage of the TEM ¹	10.03%	8.39%	8.04%	8.16%	8.05%	8.01%
EU-5a	Of which own funds and subordinated liabilities	8.39%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)		No	No	No	No	No
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption) ²		0	0	0	0	0
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)		N/A	N/A	N/A	N/A	N/A
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA ³	22.01%					
EU-8	Of which to be met with own funds or subordinated liabilities ³	18.25%					
EU-9	MREL expressed as a percentage of the TEM	6.25%					
EU-10	Of which to be met with own funds or subordinated liabilities	6.25%					

¹ For the purpose of computing resolution ratios, the Total Exposure Risk Amount (TREA) of the resolution group is equivalent to the Risk Weighted Assets (RWA) at Crédit Agricole Group level; the Total Exposure Measure (TEM) of the resolution group is equivalent to the Leverage Ratio Exposure (LRE) at Crédit Agricole Group level.

² As part of its annual resolvability assessment, Crédit Agricole Group has chosen to waive the possibility offered by Article 72b-(3) of the Capital Requirements Regulation to use senior preferred debt for compliance with its TLAC requirements in 2025.

³ This level is supplemented – in accordance with EU directive CRD 5 – a combined capital buffer requirement (including a 2.5% capital conservation buffer, a 1% G-SIB buffer, a systemic risk buffer of 0.06% and the counter-cyclical buffer set at 0.76% for the CA Group at 31 March 2025). Considering the combined capital buffer requirement, the Crédit Agricole Group has to meet to a total MREL ratio of above 26.33% and a subordinated MREL ratio of above 22.57%.

As at 31 March 2025, Crédit Agricole Group's TLAC ratio is 28.45% of risk-weighted assets and 8.39% of leverage exposure, excluding eligible senior preferred debt². It is higher than the respective requirements of 22.32% of risk-weighted assets (including a 2.5% capital conservation buffer, a 1% G-SIB buffer, a systemic risk buffer of 0.06% and the counter-cyclical buffer set at 0.76% for the CA Group at 31 March 2025) and 6.75% of the leverage exposure.

At the same date, the Crédit Agricole Group had a MREL ratio of 34.04% of RWA and 10.03% of leverage exposure, well above the total MREL requirement.

² TLAC regulatory ratio, which do not include the retained earnings of the period, amounts at 31/03/2025 to 28.18% of RWA and 8.31% of leverage exposure. MREL ratio amounts to 33.76% RWA and 9.95% of leverage exposure.

Composition and changes in risk-weighted assets and output floor

Pursuant to Regulation (EU) No. 2024/1623 ("CRR 3") in force since 1 January 2025, the following statement has been amended:

- Table EU OV1 has been amended to incorporate the CRR3 new requirements, in particular the inclusion of the impact of the output floor and a more detailed presentation of the risk weighted assets (RWA) related to CVA risk.
- Tables EU CMS1 and EU CMS2 have been introduced and present the amounts of RWA according to the different approaches and according to the different risk categories and asset categories respectively.

The aim of the output floor (capital floor setting a lower limit for capital requirements determined according to banks' internal models) is to ensure that capital requirements based on approaches using internal models (when allowed) are not below a certain threshold for capital requirements determined according to the full standardised approach, in order to reduce excessive variability in RWA and to promote comparability between banks.

The level of the output floor, which is at 50% on March 1, 2025, will gradually increase to reach a level of 72.5% by 2030.

The output floor applies only to the highest level of consolidation, that of the Crédit Agricole Group.

Summary of risk-weighted assets

Risk-weighted assets by type of risks (OV1)

31/03/2025		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
(in millions of euros)		31/03/2025	31/12/2024	31/03/2025
1	Credit risk (excluding CCR)	505 146	538 671	40 412
2	Of which the standardised approach	209 516	145 320	16 761
3	Of which the Foundation IRB (F-IRB) approach	82 035	51 457	6 563
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	68 831	-
5	Of which the Advanced IRB (A-IRB) approach	213 595	268 901	17 088
6	Counterparty credit risk - CCR	18 079	21 700	1 446
7	Of which the standardised approach	5 212	5 145	417
8	Of which internal model method (IMM)	7 529	10 449	602
EU 8a	Of which exposures to a CCP	1 101	760	88
9	Of which other CCR	4 237	5 345	339
10	Credit valuation adjustments risk - CVA risk	10 733	5 056¹	859
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	10 733	-	859
EU 10c	Of which the simplified approach	-	-	-
15	Settlement risk	4	2	-
16	Securitisation exposures in the non-trading book (after the cap)	9 795	9 564	784
17	Of which SEC-IRBA approach	2 090	1 479	167
18	Of which SEC-ERBA (including IAA)	5 868	6 048	469
19	Of which SEC-SA approach	2 615	2 004	209
EU 19a	Of which 1250% / deduction	(778) ²	34	(62)
20	Position, foreign exchange and commodities risks (Market risk)	13 294	12 225	1 063
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	4 990	4 617	399
22	Of which the Alternative Internal Models Approach (A-IMA)	8 303	7 608	664
EU 22a	Large exposures	-	-	-
23	Reclassifications between trading and non-trading books	-	-	-
24	Operational risk	83 528	66 149	6 682

¹ The amounts at 31/12/2024 of RWA related to CVA risk, then presented in line EU 8b, were repositioned at 31/03/2025 in line 10 subtotal. Calculated at December 31, 2024 using the approaches provided for in CRR2, they are not detailed in this table OV1 which subdivides line 10 solely using the approaches provided for in CRR3.

In addition, the amount of total RWA related to CVA risk increased sharply (€10.7bn vs. €5.1bn) due to the use of the new basic approaches provided for in CRR3.

² The change in line 19a reflects a change in methodology for reporting securitizations, following a recommendation from the regulator.

25	Amounts below the thresholds for deduction (subject to 250% risk weight)	13 165	12 700	1 053
26	Output floor applied (%)	50%	-	
27	Floor adjustment (before application of transitional cap)	-	-	
28	Floor adjustment (after application of transitional cap)	-	-	
29	TOTAL	640 578	653 368	51 246

Comparison of modelled and standardised risk weighted exposure amounts at risk level (CMS1)

31/03/2025		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
<i>(in millions of euros)</i>						
1	Credit risk (excluding counterparty credit risk)	295 630	209 516	505 146	919 380	830 586
2	Counterparty credit risk	12 232	5 847	18 079	44 202	36 101
3	Credit valuation adjustment		10 733	10 733	10 733	10 733
4	Securitisation exposures in the banking book	7 958	1 837	9 795	39 033	27 939
5	Market risk	8 303	4 990	13 294	18 437	18 437
6	Operational risk		83 528	83 528	83 528	83 528
7	Other risk weighted exposure amounts		4	4	4	4
8	TOTAL	324 123	316 455	640 578	1 115 317	1 007 329

The CMS1 table, presented here for the 1st time in application of Regulation (EU) No. 2024/3172 specified by the EBA technical standards (EBA/ITS/2024/06), compares, according to the different categories of risks,

- The RWA determined under the internal model approaches used by the Crédit Agricole Group
- and the RWAs determined under the Standardized Approach.

The amounts presented in column "d" do not incorporate any application of the transitional measures provided for by article 465 of the CRR Regulation.

The amounts presented in the "EU d" column incorporate the transitional measures provided for by article 465 of the CRR Regulation and thus correspond to the application of the rules in force on the date of this reporting.

The transitional measures provided by article 495 of the CRR Regulation are applied to these two columns.

This statement is published only at the highest level of consolidation, i.e., for the Crédit Agricole Group. However, the output floor base relies on a static view of the current balance sheet. Crédit Agricole Group is likely to change its balance sheet and the composition of its assets, which could reduce the future impact of the output floor.

Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level (CMS2)

31/03/2025

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
<i>(in millions of euros)</i>						
1	Central governments and central banks	3 889	3 185	11 227	10 523	10 523
EU 1a	Regional governments or local authorities	3 067	3 849	3 508	4 291	4 291
EU 1b	Public sector entities	4 476	6 314	4 737	6 575	6 575
EU 1c	Categorised as Multilateral Development Banks in SA	-	57	12	69	69
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	4 301	8 148	9 609	13 456	13 456
3	Equity	-	-	60 206	60 206	60 206
5	Corporates	165 079	251 473	217 709	341 115	304 103
5.1	Of which: F-IRB is applied	68 862	145 066	68 862	164 406	145 066
5.2	Of which: A-IRB is applied	96 216	129 887	96 216	147 559	129 887
EU 5a	Of which: Corporates - General	146 468	212 369	197 561	300 474	263 462
EU 5b	Of which: Corporates - Specialised lending	18 611	39 103	20 149	40 641	40 641
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	59 866	184 370	90 381	214 885	214 885
6.1	Of which: Retail - Qualifying revolving	6 564	6 363	6 564	6 363	6 363
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	53 304	178 008	83 817	208 522	208 522
6.2	Of which: Retail - Secured by residential real estate	43 863	109 129	43 863	160 911	109 129
EU 7a	Categorised as secured by mortgages on immovable properties and ADC exposures in SA	50 617	143 813	53 732	198 710	146 928
EU 7b	Collective investment undertakings (CIU)	-	-	20 240	20 240	20 240
EU 7c	Categorised as exposures in default in SA	4 335	10 685	6 626	12 976	12 976
EU 7d	Categorised as subordinated debt exposures in SA	-	8 645	188	8 832	8 832
EU 7e	Categorised as covered bonds in SA	-	531	251	782	782
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Others	-	-	26 720	26 720	26 720
9	TOTAL	295 630	621 070	505 146	919 380	830 586

The CMS2 table, presented here for the 1st time in application of Regulation (EU) No. 2024/3172 specified by the EBA technical standards (EBA/ITS/2024/06), compares, according to the different asset classes,

- The RWA determined under the internal model approaches used by the Crédit Agricole Group
- and the RWAs determined under the Standardized Approach.

The amounts presented in column "d" do not incorporate any application of the transitional measures provided for by article 465 of the CRR Regulation.

The amounts presented in the "EU d" column incorporate the transitional measures provided for by article 465 of the CRR Regulation.

The transitional measures provided by article 495 of the CRR Regulation are applied to these two columns.

This statement is published only at the highest level of consolidation, i.e., for the Crédit Agricole Group.

Credit risk

RWA flow statements of credit risk exposures under the IRB approach

STATEMENT OF RISK-WEIGHTED ASSET (RWA) FLOWS FOR CREDIT RISK EXPOSURES UNDER THE INTERNAL RATINGS-BASED APPROACH (CR8)

31/03/2025

<i>(in millions of euros)</i>		RWA amounts
1	RWAs as at the end of the previous reporting period (31/12/2024)	320 358
2	Asset size (+/-)	(6 517)
3	Asset quality (+/-)	417
4	Model updates (+/-)	(485)
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	(1 416)
8	Other (+/-)	(16 728)
9	RWAs as at the end of the reporting period (31/03/2025)	295 630

The change shown in line 8 "Other (+/-)" of table CR8 is mainly explained by the RWA gains related to synthetic securitization by Crédit Agricole CIB : in the first quarter of 2025, new securitization programs were launched.

Counterparty credit risk

RWA flow statements of CCR exposures under the IMM

STATEMENT OF FLOWS OF RISK-WEIGHTED ASSETS (RWA) FOR COUNTERPARTY RISK EXPOSURES UNDER THE INTERNAL MODELS METHOD (IMM) (CCR7)

31/03/2025

(in millions of euros)		RWA amounts
1	RWAs as at the end of the previous reporting period (31/12/2024)	10 449
2	Asset size	110
3	Credit quality of counterparties	42
4	Model updates (IMM only)	-
5	Methodology and policy (IMM only)	(2 371)
6	Acquisitions and disposals	-
7	Foreign exchange movements	-
8	Other	(702)
9	RWAs as at the end of the reporting period (31/03/2025)	7 529

Market risk

RWA flow statements of market risk exposures under the IMA

RWA FLOW STATEMENTS OF MARKET RISK EXPOSURES UNDER THE IMA (MR2-B)

31/03/2025

(in millions of euros)		VaR	SVaR	IRC	Comprehensive risk measure	Other	Total RWAs	Total own funds requirements
1	RWAs as at the end of the previous reporting period (31/12/2024)	1 428	4 010	2 170	-	-	7 608	609
1a	Regulatory adjustment	949	2 974	-	-	-	3 923	314
1b	RWEAs at the previous quarter-end (end of the day)	479	1 036	2 170	-	-	3 686	295
2	Movement in risk levels	(32)	52	908	-	-	928	74
3	Model updates/changes	-	-	-	-	-	-	-
4	Methodology and policy	-	-	-	-	-	-	-
5	Acquisitions and disposals	-	-	-	-	-	-	-
6	Foreign exchange movements	(62)	(160)	(31)	-	-	(253)	(20)
7	Other	-	-	-	-	-	-	-
8a	RWEAs at the end of the reporting period (end of the day)	385	928	3 048	-	-	4 361	349
8b	Regulatory adjustment	1 149	2 647	148	-	-	3 943	315
8	RWAs as at the end of the reporting period (31/03/2025)	1 533	3 575	3 195	-	-	8 303	664

Quantitative information on the LCR (EU LIQ 1)

Average 12-month rolling LCR in €m calculated as at June 30th 2024, September 30th 2024, December 31st 2024 and March 31st 2025.

Liquidity Coverage Ratio average over 12 months (LCR)		Total unweighted value (average)				Total weighted value (average)			
Scope of consolidation: CREDIT AGRICOLE GROUP									
(in millions of euros)									
EU 1a	Quarter ending on	31/03/2025	31/12/2024	30/09/2024	30/06/2024	31/03/2025	31/12/2024	30/09/2024	30/06/2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					326 070	330 617	332 553	331 341
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	622 856	621 965	619 707	617 219	37 067	37 026	37 131	37 367
3	Stable deposits	422 779	423 301	424 545	426 561	21 139	21 165	21 227	21 328
4	Less stable deposits	200 076	198 664	195 162	190 658	15 928	15 861	15 903	16 039
5	Unsecured wholesale funding	364 875	359 463	354 300	349 995	163 156	162 346	160 632	159 132
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	154 520	151 197	148 563	146 658	38 192	37 346	36 670	36 170
7	Non-operational deposits (all counterparties)	187 505	184 566	181 892	178 835	102 114	101 299	100 116	98 460
8	Unsecured debt	22 850	23 701	23 845	24 503	22 850	23 701	23 845	24 503
9	Secured wholesale funding					39 769	39 725	37 010	36 737
10	Additional requirements	243 119	244 462	248 887	252 971	65 686	66 467	68 183	69 032
11	Outflows related to derivative exposures and other collateral requirements	35 946	41 549	47 254	51 763	28 865	30 415	32 135	32 759
12	Outflows related to loss of funding on debt products								
13	Credit and liquidity facilities	207 173	202 913	201 632	201 207	36 821	36 052	36 048	36 273
14	Other contractual funding obligations	52 537	55 567	56 284	54 617	7 558	9 058	9 454	8 948
15	Other contingent funding obligations	77 198	72 390	71 232	70 403	4 051	3 810	3 752	3 712
16	TOTAL CASH OUTFLOWS					317 288	318 432	316 161	314 927
CASH-INFLOWS									
17	Secured lending (e.g. reverse repos)	293 870	286 266	268 523	253 660	35 702	37 233	36 973	36 950
18	Inflows from fully performing exposures	62 127	61 360	60 226	59 047	36 491	35 793	35 292	34 587
19	Other cash inflows	10 750	11 295	10 642	10 625	10 750	11 295	10 642	10 625
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	366 747	358 921	339 391	323 332	82 943	84 321	82 906	82 162
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap								
EU-20c	Inflows subject to 75% cap	301 448	290 731	273 568	259 098	82 943	84 321	82 906	82 162
EU-21	LIQUIDITY BUFFER					326 070	330 617	332 553	331 341
22	TOTAL NET CASH OUTFLOWS*					234 345	234 111	233 255	232 765
23	LIQUIDITY COVERAGE RATIO**					139,29%	141,27%	142,59%	142,39%

*the net cash outflows are calculated on average on the amounts observed (over the 12 regulatory declarations concerned) including the application of a cap on cash inflows (maximum of 75% of gross outflows), if

**the average LCR ratios reported in the table above now correspond to the arithmetic average of the last 12 month-end ratios declared over the observation period, in accordance with the requirements of the European CRR2 regulation.