

Bank Name	La Banque Postale
LEI Code	96950066U5XAAIRCPA78
Country Code	FR

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,745	17,367	16,299	14,583	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17,745	17,367	16,299	14,583	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	19,233	18,855	17,787	16,071	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	19,233	18,855	17,787	16,071	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	21,975	21,599	20,532	18,817	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21,975	21,599	20,532	18,817	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	87,163	91,098	92,444	90,177	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	87,163	91,098	92,444	90,177	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.36%	19.06%	17.63%	16.17%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.36%	19.06%	17.63%	16.17%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.07%	20.70%	19.24%	17.82%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.07%	20.70%	19.24%	17.82%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	25.21%	23.71%	22.21%	20.87%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.21%	23.71%	22.21%	20.87%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	272,386	263,617	279,466	270,417	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.06%	7.15%	6.36%	5.94%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,233	18,855	17,787	16,071	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	19,233	18,855	17,787	16,071	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	272,386	263,617	279,466	270,417	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	272,386	263,617	279,466	270,417	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.06%	7.15%	6.36%	5.94%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.06%	7.15%	6.36%	5.94%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital La Banque Postale

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	21,975	21,599	20,532	18,817	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,	-	C 01.00 (10020.c0010)	Article 50 of CRR
	_	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	17,745	17,367	16,299	14,583		
	A.1.1	instruments)	6,831	6,831	6,831	6,831	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	976	-289	111	426	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	616	844	-248	-2,521		Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	10,545	11,155	10,913	11,225	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-296	-299	-308	-379	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-780	-674	-715	-643	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-56	-108	-191	-224	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (k) (ii), 243(1) point (k), (iii), 243(1) point (k), (iv), 243(1), 2
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-2	-24	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-91	-93	-93	-108	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,488	1,488	1,488	1,488	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,488	1,488	1,488	1,488	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,233	18,855	17,787	16,071	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,742	2,744	2,745	2,745	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,742	2,744	2,745	2,745	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	87,163	91,098	92,444	90,177	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.36%	19.06%	17.63%	16.17%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.07%	20.70%	19.24%	17.82%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.21%	23.71%	22.21%	20.87%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,745	17,367	16,299	14,583	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)		COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.36%	19.06%	17.63%	16.17%	A.4.3.0\.0)1 [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	•	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 72 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
						0	C 05.01 (10440,c0040)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 0.01 (10940(C0040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					,
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	74,737	79,363	81,251	79,590	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r00470, c0010) + C 02.00 (r0440, c0100)
Of which the standardised approach	74,737	79,363	81,251	79,590	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,663	1,504	1,179	881	C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0040, c3260, s002) +
Credit valuation adjustment - CVA	354	303	261	218	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	149	176	202	201	C 02.00 (r0470, cl010)
Position, foreign exchange and commodities risks (Market risk)	995	813	611	348	C 02.00 (r0520, c0010)
Of which the standardised approach	995	813	611	348	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c801)*12.5+C 20.00 (r0010,cHS9)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c1000),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,265	8,939	8,939	8,939	C 02.00 (10590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	9,265	8,939	8,939	8,939	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	87,163	91,098	92,444	90,177	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L La Banque Postale

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	2,889	3,769	1,011	2,035
Of which debt securities income	311	379	91	192
Of which loans and advances income	2,013	2,676	724	1,469
Interest expenses	1,350	1,783	529	1,088
(Of which deposits expenses)	1,000	1,332	413	859
(Of which debt securities issued expenses)	150	201	50	110
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	10	0	12
Net Fee and commission income	2,123	2,812	707	1,444
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	48	29	91
Gains or (-) losses on financial assets and liabilities held for trading, net	67	71	-51	-105
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	42	26	84	202
Gains or (-) losses from hedge accounting, net	-3	-5	-6	-15
Exchange differences [gain or (-) loss], net	26	33	8	23
Net other operating income /(expenses)	-30	-7	-10	-21
TOTAL OPERATING INCOME, NET	3,766	4,974	1,243	2,577
(Administrative expenses)	3,199	4,363	1,088	2,194
(Cash contributions to resolution funds and deposit quarantee schemes)	96	106	94	101
(Depreciation)	295	374	70	147
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-20	22	4	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	-2	4	13
(Other provisions)	-23	24	0	-13
Of which pending legal issues and tax litigation ¹	0	3	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	100	263	-4	67
(Financial assets at fair value through other comprehensive income)	4	26	-3	-4
(Financial assets at amortised cost)	96	237	-1	71
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-109	-108	-2	-3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	449	745	126	450
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	655	699	119	519
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	541	648	96	469
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	541	648	96	469
Of which attributable to owners of the parent	531	636	92	462
(1) Information available only as of end of the year				

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30,	/06/2022		
		Fa	ir value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	61,378				51,287				57,814				47,037				IAS 1.54 (i)
Financial assets held for trading	3,685	1,352	2,333	0	4,533	1,188	3,345	0	5,390	946	4,444	0	3,520	713	2,807	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	603	163	122	318	566	136	122	308	485	55	123	308	479	53	20	405	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	11,083	9,968	720	395	11,929	10,530	1,007	392	12,087	10,054	1,638	394	13,182	10,360	2,407	414	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	214,863				213,015				218,720				219,238				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,042	0	1,042	0	967	0	967	0	639	0	639	0	645	0	645	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	141				101				23				210				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	17,834				21,214				24,115				21,921				
TOTAL ASSETS	310,630				303,611				319,273				306,230				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	10,481	219	0	-5	-7	0	11,375	196	0	-28	-7	0	11,561	163	0	-26	-5	0	12,636	163	0	-27	-4	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	24,189	234	0	-7	-22	0	23,178	254	0	-10	-26	0	25,825	186	0	-12	-29	0	24,848	162	0	-14	-27	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	180,524	9,619	1,584	-178	-450	-630	181,024	8,321	1,627	-178	-505	-669	184,072	8,393	1,607	-165	-491	-667	181,943	12,087	1,614	-153	-536	-686	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

La Banque Postale

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	659	633	1,029	1,820	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,479	1,577	1,710	1,750	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	282,113	273,967	288,801	278,444	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	336	282	474	1,201	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	517	422	229	150	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	412	447	451	447	IAS 37.10; IAS 1.54(I)
Tax liabilities	123	115	124	124	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,051	4,494	6,874	4,531	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	289,690	281,937	299,691	288,468	IAS 1.9(b);IG 6
TOTAL EQUITY	20,940	21,674	19,581	17,763	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	310,630	303,611	319,273	306,230	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

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(mln EUR)

	min EUR)		Carrying	j amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		995	916	1,503	3,021	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHORE POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	7,177	7,158	7,540	7,619	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	400	498	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,854	3,203	4,236	4,163	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,028	2,391	2,925	2,960	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	25,013	21,569	24,886	21,880	Annex V.Part 1.42(c),44(c)
Donath	of which: Current accounts / overnight deposits	889	618	639	711	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	15,769	13,926	12,466	13,962	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,020	5,048	3,863	4,844	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,879	11,282	15,923	13,147	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,155	7,538	11,009	7,857	ECB/2013/33 Annex 2.Part 2.9.1
	Households	193,780	192,222	193,989	194,899	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	76,206	75,104	76,104	77,237	Annex V.Part 1.42(f), 44(c)
Debt securities issued		28,973	26,027	31,283	24,335	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	2,783	2,757	2,676	2,598	Annex V.Part 1.37
Other financial liabilities		147	158	190	189	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		284,587	276,460	292,015	283,215	



2022 EU-wide Transparency Exercise Market Risk

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									Lu bunque													
i i	SA						М									IM						
			VaR (Memorai	aR (Memorandum item) STRESSED VaR (Memorandum item) A		AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		LT AND ALL PRICE RISKS		IL CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	751 382 369	478 185 293	0	0 0 0	0	0 0 0							0 0 0	0	0	0						
Equities Of which: General risk Of which: Specific risk	199 199	263 263	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk Total	45 0 995	72 0 813	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	As of 31/03/2022	As of 30/06/2022	,	, ,		As of 31,	03/2022			Ü	Ů	<u> </u>				As of 30/06		Ů	Ů		Ů	
Traded Debt Instruments	299	274	0	0	0	0							0	0	0	0						
Of which: General risk	86	145	0	0	0	0							0	0	0	0						
Of which: Specific risk	213	129	0	0	0	0							0	0	0	0						
Equities Of which: General risk	223 223	14	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	223	14	0	0	0	0							l ö	0	0	0						
Foreign exchange risk	89	59	0	0	0	ō							Ō	Ō	Ō	0						
Commodities risk Total	0 611	348	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	011	340					_			_	_								_	,	v	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



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					Standardisc	ed Approach			
			As of 30/	09/2021			As of 31,	12/2021	
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %) Central governments or central banks	85.011	93,590	,		74.128	82.902	,	
	Regional governments or local authorities	9,210	10.472	2,012		10.467	11,779	2,267	
	Public sector entities	72.055	71.416	2,012		69.921	69.344	2,267	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	8	8	0		8	8	0	
	Institutions	12,566	45,498	10,208		12,947	46,229	10,552	
	Corporates	36,211	28,825	20,389		37,217	28,906	20,738	
		6,772	4,785	3,454		7,427	5,269	3,760	
	Retail	65,900	14,680	10,721		66,453	14,777	10,911	
onsolidated data	of which: SME	2,776	1,616	923		2,583	1,402	880	
orisondated data	Secured by mortoages on immovable property	28,985	28,775	11,644		30,106	29,854	11,675	
		4,551	4,490	1,916		5,050	4,995	2,120	
	Exposures in default	1,650	655	738	620	1,653	613	688	65
	Items associated with particularly high risk	610	592	888		683	662	993	
	Covered bonds	1,350 155	1,350 152	135 133		1,342 164	1,342 161	134 135	
	Claims on institutions and comprates with a ST credit assessment	155 559	152 559	133 2,221		164 517	161 517	1.746	
	Collective investments undertakings (CIU)	13.284	13.284	14,022		16.795	16.794	1,746	
	Equity	13,284	13,284	3,057		16,795	16,794	17,680	
	Other exosures Standardised Total ²	331,546	313.848	76,396	1,329	326,595	308.083	80.860	1.44
	Standardised Total							80,860	1,44
		(2) Original exposure, unlike Eq. (2) Standardised Total does no (2) Only the most relevant coun- calculated as of last quarter	include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	s or credit risk mitigation techniq rity cowiring up to 95% of total		untries ranked by original expor	iuni,

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	76,086	83,106	0		65,577	72.836		
	Regional governments or local authorities	8,756	10.017	1,973		9,984	11.297	2,229	
	Public sector entities	72,054	71.415	223		69,920	69,343	259	
	Multilateral Development Banks	0	,	0		0	0	0	
	International Organisations	ō	ō	ō		ō	ō	i i	
	Institutions	8.099	41.624	8.450		7.983	41,902	8,592	
	Corporates	31,146	24,563	17,311		32,710	25,212	17,772	
	of which: SME	6,225	4,314	3,078		6,780	4,702	3,313	
	Retail	64,474	14,609	10,670		65,056	14,703	10,857	
FRANCE	of which: SME	2,760	1,605	917		2,568	1,392	874	
PRANCE	Secured by mortgages on immovable property	26,444	26,237	10,727		27,579	27,331	10,793	
	of which: SME	4,535	4,474	1,912		5,032	4,976	2,115	
	Exposures in default	1,588	652	734	612	1,600	610	684	652
	Items associated with particularly high risk	428	422	633		503	492	739	
	Covered bonds	234	234	23		232	232	23	
ı	Claims on institutions and corporates with a ST credit assessment	105	102	83		114	111	86	
ı	Collective investments undertakings (CIU)	466	466	1,862		423	423	1,526	
ı	Equity	13,036	13,036	13,774		16,543	16,543	17,429	
ı	Other exposures	3,990	3,990	3,057		4,195	4,195	3,080	
ı	Standardised Total ²				1,244				1,345

**Oppind appears, writes Epocure value, an exported before stating the account any effect due to condition methods or condition and interest condition and interest conditions of the condition of feeting.

(5) Total value deployments and provisions per country of constrainping encloses from the condition of the

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central conservaments or central statistic Sectional conversaments be pair atthroffice Sectional conversaments be pair atthroffice Sectional conversaments Sectional Conversam	176 0 0 0 759 321 137 1,310 2,414 0 0 0 0 0	1,469 0 0 0 0 0 0 220 13 18 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 108 224 10 13 0 943 0 1 0 0 0 0	0	176 0 0 0 0 0 793 305 24 1.766 2.432 0 0 0 0 0 0 0	1,430 0 0 0 0 0 194 19 13 0 0 2,439 0 0 0 0 0	0 0 0 0 92 227 15 10 0 80 0 0 0 0	0
L	Standardised Total ²				7				8

		exposures, but includes gener	al credit risk adjustments.	and the second s	Cartellacon Engolates, account	e racacon aspasinents (ArAs)	and coal out land reactor		
					Standardis	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3.289	3,288	0		3,445	3,444	0	
	Regional governments or local authorities	0		0				0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	572	570	284		676	673	336	
	Corporates	96	79	67		102	83	71	
	of which: SME	70	55	44		76	60	47	
	Retail	2	1	1		1	1	1	
SPAIN	of which: SME	1		0		0	0	0	
Sirait	Secured by mortgages on immovable property		1			1	1		
	of which: SME Exposures in default		1			1	1		
	Items associated with particularly high risk	0		0	0	0	0		0
	Covered bonds	20	20	,		20	20	2	
	Claims on institutions and corporates with a ST credit assessment	3	20	5		0	10	i î	
	Collective investments undertakings (CIU)	ō	ō	i o		ō	ō	i i	
	Equity	24	24	24		24	24	24	
I	Other exposures	0	0	0		0	0	0	
	Charles Cond Total								7

		As of 30/	09/2021	Standardise	d Approach									
		As of 30/	09/2021			Standardised Approach								
					As of 31/12/2021									
(rele EUR., %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
Country of		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0						



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					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	0		0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0		0		0						
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates of which: SME	0				0						
	Retail	0	o o	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 5	Secured by mortoages on immovable property	0	0	0		0	0	0				
·	of which: SME Exposures in default	0		0	0	0			0			
	Items associated with particularly high risk	0	ō	0	_	o o	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Collective investments undertakings (CIU) Equity	0		0		0						
	Other exposures	0	ō	0		o o	0	0				
	Standardised Total ²				0				0			
		(ii) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects).					
	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the											

		exposures, our includes gener	exposures, but includes general credit risk adjustments. Standardised Approach								
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities			0		0	0				
	Multilateral Development Banks	ů ů		0		0	0	0			
	International Organisations	ō	i i	ō		0	i i	i i			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Counterpart 6	Secured by mortoages on immovable property	0	0	0		0	0	0			
•	of which: SME	0		0		0	0	0			
	Exposures in default Items associated with particularly high risk			0	0	0	0				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	ı ö	i i	o o		o o	l ő	l ő			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²										

Organia appears, utilise beposure visios, in reponde before taking into account any effect due to credit convenient floors or credit nick mitigation techniques (e.g., substitution effects).

(2) Total vision adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds enductions related to the

Country of Counterpart 7 Country bish or Country of Cou		exposures, but includes gener	al credit risk adjustments.						
Control deverments or control banks Control deverments or boal satisforties Control devermen					Standardise	d Approach			
Control devermenté or central banks Control devermenté de la control banks Control de violent de la control banks Control Contro			As of 30,	/09/2021			As of 31	/12/2021	
Counted or commission or control banks and a c	(mt 80 %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Covered books and construction and the ST credit assessment Collective invariants and construction and ST credit assessment Collective invariants and construction (CEU) Collective invariants and	Control overmentate or centrol hashes Revisional overmentate or bod and whiteles Revisional overmentate or bod and whiteles Relitational Development Basis Relitational Development Basis Technologies Gerichelin St. Relitational Control of the Control of t	0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes gene	iral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
	(min EUR, %) Central governments or central banks			0		0	0		
	Regional governments or local authorities	i i	ō	0		0	0	o o	1
	Public sector entities		0	0		0	0	0	1
	Multilateral Development Banks	9	0	0		0	0		1
	International Organisations Institutions			0		0		i i	1
	Corporates	i i	ō	0		0	0		1
	of which: SME		0	0		0	0	0	1
Country of	Retail of which: SME			0		0	0		1
	Secured by mortgages on immovable property		1 .	0		0			
Counterpart 8	of which: SME	i i	ō	0		0	0		1
	Exposures in default		0	0	0	0	0	0	
	Items associated with particularly high risk	9	0	0		0	0		1
	Covered bonds Claims on institutions and corporates with a ST credit assessment		1 :	0		0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		1 8	0		0			
	Equity	i i	0	0		0	0		
	Other exposures			0		0			
	Standardized Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i		i i		o o	ů o	o o	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²								

Central governmen		Standardised Approach								
Central governmen			As of 30,	/09/2021			As of 31,	/12/2021		
Central governmen	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Public sacto entitle Multitativa il Overdo Intronational Onso Institutiona Country of Country of Country of Security of wheth: 59E Security of wheth Covered boards Counted to the country of the country	rements or control basis rements or local authorities vocalizations	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	٥	



					Standardise	d Approach					
			As of 31,	03/2022			As of 30,	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)	80,248	89,106			71.450	80,399				
	Central governments or central banks Regional governments or local authorities	80,248 10.816	89,106 12,210	2,313		/1,450 8.710	10,001	1,880			
	Public sector entities	71.664	71,102	2,313		68.492	67.656	247			
	Multilateral Development Banks	0	0	0		0	1	0			
	International Organisations	8	8	0		8	7	0			
	Institutions	13,745	48,283	10,690		13,217	48,462	10,810			
	Corporates	37,412	29,212	20,411		38,737	29,802	20,657			
	of which: SNE	7,878	5,641	4,061		8,505	6,105	4,425			
	Retail	67,203	14,273	10,532		69,168	15,279	11,268			
Consolidated data	of which: SME	2,416	1,204	730		2,867	1,577	992			
Consonaatea data	Secured by mortgages on immovable property	30,661	30,418	11,888		30,018	29,750	11,475			
	of which: SME	5,576	5,518	2,366		5,502	5,444	2,209			
	Exposures in default	1,664	613	690	656	1,676	556	615	69		
	Items associated with particularly high risk	732	695	1,042		808	705	1,058			
	Covered bonds	1,497 203	1,496 203	150 115		1,578 556	1,577 556	158 228			
	Claims on institutions and cornorates with a ST coeffit assessment Collective investments undertakings (CIU)	429	429	1,066		417	330 417	987			
	Collective investments undertakings (CIU) Equity	19.148	19.147	1,000		16,746	16.744	17.233			
	Other exposures	4,298	4,298	3,329		4.839	4,839	3.831			
	Standardised Total ²	339,729	321,492	82.419	1,432	326,418	306,751	80,456	1.52		
		(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit mix mitigation suchniques (e.g. substitution effects).									

		calculated as of last quarter							
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	(06/2022	
	(mb EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	72.117	79.515	0		62,733	70.321	0	
	Regional governments or local authorities	10,288	11.682	2,305		8,225	9,515	1,872	
	Public sector entities	71,663	71,101	269		68,491	67.655	246	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,907	43,790	8,795		9,402	44,839	9,116	
	Corporates	32,614	25,302	17,391		34,025	25,991	17,679	
	of which: SME	7,125	5,030	3,575		7,799	5,523	3,964	
	Retail	65,838	14,195	10,475		67,826	15,183	11,198	
FRANCE	of which: SME	2,399	1,193	724		2,847	1,563	983	
HONINGE	Secured by mortgages on immovable property	28,060	27,820	10,980		27,355	27,090	10,546	
	of which: SME	5,558	5,500 601	2,361		5,484 1,621	5,426	2,204 606	
	Exposures in default	1,607		673	656		549 471		698
	Items associated with particularly high risk	503 234	473 234	710 23		561 251	4/1 251	707 25	
	Covered bonds	234 103	103	40		251 51	251 51	25	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	103	398	1,002		384	51 384	26 930	
	Collective investments undertakings (CIU) Equity	18,890	18,890	19,656		16,467	16,467	16,956	
	Other exposures	4.298	4.298	3,329		4,839	4,839	3.831	
		4,290	4,290	3,329	1,340	4,037	4,639	3,031	1.437
	Standardised Total ²								

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min ELR, %)	176	1.394			176	1.357		
	Central governments or central banks Regional governments or local authorities	1/0	1,394			1/0	1,337	0	
	Public sector entities	o o	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	o o		ō	ō	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	678	354	147		524	343	154	
	Corporates	271	193	182		256	180	162	
	of which: SME	21	17	13		18	15	12	
	Retail	1,234	17	13		1,208	31	23	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
THE THE TENDER	Secured by mortgages on immovable property	2,507	2,504	876		2,568	2,565	898	
	of which: SME	0				9		0	
	Exposures in default	3	2	24	0	22	3	3	
	Items associated with particularly high risk Covered bonds	10	19	,,4		53	20 57	39	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	10	10	í		37	37		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ō	ō	o o		ō	ō	0	
	Other expedition	0	0	0		0	0	0	
	Standardised Total ²				7				8

		exposures, but includes gener							
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	3,285	3,284	0		3.284	3,283	0	
	Regional governments or local authorities	0	0	0		0	0	o o	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	647	645			751	749	373	
	Corporates	214	157	128		213	125	103	
	of which: SME	99	70	56		100	69	55	
	Retail	2	1	0		2	1	1	
SPAIN	of which: SME	0	0	0		1	0	0	
517414	Secured by mortoages on immovable property			1		1	1	0	
	of which: SME	1	:	1		1	1	0	
	Exposures in default Items associated with particularly high risk	ź		2				0	
	Items associated with particularly high risk Covered bonds	20	20	1 2		10	10		
	Claims on institutions and corporates with a ST credit assessment	52	51	27		48	48	24	
	Collective investments undertakings (CIU)	0				0	0	0	
	Equity	26	26	26		24	24	24	
	Other exposures	0	0	0			0	0	

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs) i	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control overmentate or control basis to Sectional observments or local anthrollies sectional observments or local anthrollies shulfillational love discontrol basis further anthrollies control of the control of the control of the control of or chicks. O'Cl. Section of control of the control of the control of or chicks. O'Cl. Section of local or control of the control of or chicks. O'Cl. Section of local or control of the control of or chicks. O'Cl. Section of local or control of the control of Control of local or control of Control of local or control of Control of local or local or control of Control of local or local or local or Control or Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0



EBA EUROPEAN RANKING AUTHORIT	2022 EU-wide Transparency Exercise								
AMMOVIIII AMMOVIII A	Credit Risk - Standardised Approach La Banque Postale								
					Standardis	ed Approach			
			As of 31	/03/2022				0/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Contral overaments or central hands Extensional overaments or botal authorities shabits excellent entities shabits entitlent entitlent shabits entitlent entitlent shabits entitlent sh	000000000000000000000000000000000000000							
Country of Counterpart 5	Net Nickel See: Secured by nortunes on immovable erocerty of with See Emoure in default Tems associated with certificater's high side	0						0 0 0	
	Stems associated with adviculanty men risk. Claims on institutions and corrections with a ST credit assessment Collective investments undertakines (CIU) Eauly Other excourses	000				0	0	0 0	
ļ.	Standardised Total*	(1) Original exposure, unlike to (2) Total value adjustments as	Exposure value, is reported befund provisions per country of conditions and credit risk adjustments.	one taking into account any efficient cunterparty excludes those for s	ot due to credit convenion facto ecuritisation exposures, addition	ns or credit risk mitigation tech	iniques (e.g. substitution effects) and other own funds reduction	s). ons related to the	
				1/03/2022	Standardis	ed Approach	As of 3	0/06/2022	
	(mh E.R., %). Contral governments or contral banks	Original Exposure ¹	Exposure Value ¹	Risk exposure amoun	t Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Recinal covernments or local authorities Public sector entities Multifactor (Development Banks Institutions) Institutions Institutions Cornocate of which: SHE	000000000000000000000000000000000000000					0		
Country of Counterpart 6	Nedsair Childric SHE Scruwed by metabases on immovable procerty European in default Tenns associated with particularly high risk Covered bonds	0000			0			0 0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eouity Other exposures	0				0		0 0	
	Standardised Total ²				O ict due to credit conversion facto securitisation exposures, addition	ns or credit risk mitigation tech			
		COORDINATION PROCESS OF STREET	As of 31	1/03/2022	Standardis	ed Approach	As of 30	0/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mix EUR. %). Central covernments or central banks Regional covernments or local authorities Public sector entities Wulfillstand Devictoment Banks	0			provisions	0		0 0	provisions
Country of	International Organisations Institutions Consolates of which: 59E Retail of which: 59E	0 0 0					0	0 0 0	
Counterpart 7	Secured by mortanese on immovable property of which SNE Exposures in default Exposures in default Convent broads Convent broads Claims on institutions and connorates with a ST credit assessment Collective immovaments undertakning (CMI)	0			0			0 0	
	Collective investments undertakings (CEU) Equity Other exposures	0					0	0 0	
	Standardised Total								
	Estandardised Total*	(2) Total value adjustments a	Exposure value, is reported bef			al valuation adjustments (AVA)	miques (e.g. substitution effects) s) and other own funds reducts	s). ons related to the	
	Etendardised Yotal	(2) Total value adjustments a	Exposure value, is reported befund provisions per country of or and provisions per country of or and credit risk adjustments.	one taking into account any effe	ecuritisation exposures, addition	ns or credit risk mitigation tech al valuation adjustments (AVA) ad Approach	s) and other own funds reducte	s). one related to the	
	State of the State	(2) Total value adjustments a	Exposure value, is reported befund provisions per country of or and provisions per country of or and credit risk adjustments.	one taking into account any efficient cunterparty enducies those for s	ecuritisation exposures, addition	al valuation adjustments (AVA)	s) and other own funds reducte	ons related to the	Value adjustments a provisions ²
	(oin ER, %) Control convenients or control banks (oin ER, %) Control convenients or control banks Fallist rector entities Relist rector entities (initial and initial an	(2) Total value adjustments a exposures, but includes gene	Exposure value, is reported befind provisions per country of or init credit risk adjustments. As of 31	one taking into account any efficient party endudes those for surferparty endudes those for s	Standardis Value adjustments and	al valuation adjustments (AVA)	s) and other own funds reduction	0/06/2022	Value adjustments a provisions ²
Country of	Recional overwments or local authorities Public sactor entities Hullitatival Development Banks International Organisations Corporates Corporates Retail Organisations Corporates Organisations Corporates Organisations	(2) Total value adjustments a exposures, but includes gene	Exposure value, is reported befind provisions per country of or init credit risk adjustments. As of 31	one taking into account any efficient party endudes those for surferparty endudes those for s	Standardis Value adjustments and	al valuation adjustments (AVA)	s) and other own funds reduction	0/06/2022	Value adjustments a provisions ²
Country of Counterpart 8	Recional overwments or local authorities Public sactor entities Multilateral Development Banks International Organisations Carbonium Control C	(2) Total value adjustments a exposures, but includes gene	Exposure value, is reported befind provisions per country of or init credit risk adjustments. As of 31	one taking into account any efficient party endudes those for surferparty endudes those for s	Standardis Value adjustments and	al valuation adjustments (AVA)	s) and other own funds reduction	0/06/2022	Value adjustments a provisions*
Country of Counterpart 8	Recional coverements or local authorities Public socior oriticos International Dysolutions International Dysolutions General of which SHE	(2) Total value adjustment as experiments, but includes generates, but includes generates. Programme and includes generates and includes generates and includes generates and includes generated and includes generated generates generated generated generates generated generates generated generates generated generates generated generates generated generates generated generated generates generated generated generates generated generates generated generated generates generated	Exposure Value*	we taking also account any efficiency account any efficiency account any account and account a	Standardis Value adjustments and provisions*	of Approach Original Exposure ³	As of 36 Exposure Value ³	Convolent to the	Value adjustments as greations of a greation of a
Country of Counterpart 8	Recional coverements or local authorities Public socior oriticos International Dysolutions International Dysolutions General of which SHE	(2) Total value adjustment a segments, but should appear appears, but should appear appears, but should be appeared to the	Exposure value, a reported les financies de la configuración de la	ore taking this account any efficiency of the contract of the	Standardis Standardis Standardis Value adjustments and provisions	in what is a proper and the property of the pr	As of 36 Exposure Value ⁶	This exposure amount of the control	Value adjustments as provisions ²
Country of Counterpart 8	Recional coverements or local authorities Public socior oriticos International Dysolutions International Dysolutions General of which SHE	(2) Total value adjustment a segments, but should appear appears, but should appear appears, but should be appeared to the	Exposure with a reported for Exposure with a reported Exposure of Value Exposure Value Exposure Value Exposure Value Exposure Value Output Out	ore taking this account any efficiency of the contract of the	Standardis Standardis Standardis Value adjustments and provisions	of Approach Original Exposure*	Jacob Anton Control	This exposure amount of the control	Value adjustments of providing of providing of the control of the
Country of Counterpart 8	Nacional occurrences or local admiration subtilises and section lists and section lists and lists list	(2) Total value adjustment a segments, but should appear appears, but should appear appears, but should be appeared to the	Exposure with a reported for Exposure with a reported Exposure of Value Exposure Value Exposure Value Exposure Value Exposure Value Output Out	one data per accessor en y elle per consistence de la consistence del consistence de la consistence del consistence de la consistence de la consistence del consis	Standardisse spanner, editorior spanner de la seria del se	in what is a proper and the property of the pr	Jacob Anton Control	This exponent amount to the state of the sta	Value adjustments of provinces of the second
Country of Counterpart 8	Recipional oververments or local administrations (Public accessors and Public accessors and P	(C) District exposure, solutions or common to the common t	Exposure value, a reported fail exposure value, a reported exposure value, a	one data yet account on yeth yethous country of the	Sandardio Sandardio Sandardio Value adjustments and previolens* of the treatment and one of	of adjunction (MAN) and adjunc	year other com fund maketing and the common of the common	Wild, expenses a mount of the control of the contro	Value adjustments of provinced and provinced
Country of Counterpart 8 Country of Country of Counterpart 9	Recipital coveraments or lead administration (Administration Processing States International Organizations Compression of child STATES STATES AND ADMINISTRATION OF ADMINISTRA	(C) District exposure, solutions or common to the common t	Exposure value, a reported fail exposure value, a reported exposure value, a	one data yet account on yeth yethous country of the	Sandardio Sandardio Sandardio Value adjustments and previolens* of the treatment and one of	of adjunction (MAN) and adjunc	year other com fund maketing and the common of the common	Wild, expenses a mount of the control of the contro	Value adjustments of provinces of the control of th
Counterpart 8	Recipital coversments or local administration (Indication) Provided States (International Organizations (International Organizational Organizationa	(C) District exposure, solutions or common to the common t	Exposure value, a reported fail exposure value, a reported exposure value, a	one data yet account on yeth yethous country of the	Standard for Standard for Value adjustments and provided for the standard for Sta	of Approach Original Exposure* To could not indigenously a could not be a could	year other com fund maketing and the common of the common	Wild, expenses a mount of the control of the contro	Value of submittee of province of the province
Counterpart 8	Recipital coveraments or lead administration (Administration Processing States International Organizations Compression of child STATES STATES AND ADMINISTRATION OF ADMINISTRA	(3) That sink explanation is explanated in the control of the cont	Exposure Walter An of 33 Exposure Walter An of 35	one dating the account any offs considerately carbon from for a considerately carbon from for	Saminist dissipationess and provided in the same of th	of adjunctive (Additional Conference (Additio	As of 30 Exposure Value*	The state of the s	Value adjustments a provisional a provisiona
Counterpart 8	Recipital coversments or local administration (Indication) Provided States (International Organizations (International Organizational Organizationa	(3) That sink explanation is explanated in the control of the cont	Exposure who is exposed and security of a contract of the exposure who is expo	we dainy see account any office or consistency of the consistency of t	Standard or opposite a production of the standard of the stand	of adjunctive (Additional Conference (Additio	part of the case funds case of the case funds case of the case of	The second to the second	Value adjustments a gravitional a gravitiona
Counterpart 8	Recipital coversments or local administration (Indication) Provided States (International Organizations (International Organizational Organizationa	(3) That sink explanation is explanated in the control of the cont	Exposure who is exposed and security of a contract of the exposure who is expo	one data yet accessor any office of the control of	Standard or opposite a production of the standard of the stand	of Agronach Original Especure* Original Especure* Original Especure* Original Especure* Original Especure*	part of the case funds case of the case funds case of the case of	The state of the s	Value adjustmenta a gravisione
Counterpart 8	Milliotical Constraints or facility and constraints with a 57 crost assessment of facility and constraints with a 57 crost assessment of facility and constraints with a 57 crost assessment of facility and constraints with a 57 crost assessment of facility and constraints and constraints with a 57 crost assessment of facility and constraints and constraints with a 57 crost assessment of facility and constraints and constraints of facility and constraints and constrai	(C) That when adjustments are included in the control of the contr	Exposes which is reported bit of control of the con	one dainy also account any office of the contract of the contr	Standard for Stand	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the con fund makes in the control of the co	The second of the second	
Counterpart 8 Country of Counterpart 9	Machine de commente de l'act alternation de l'act alternation d'activitée de l'activitée d'activitée d'activ	(C) That when adjustments are included in the control of the contr	Exposes which is reported bit of control of the con	one dainy also account any office of the contract of the contr	Standard for Stand	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the con fund makes in the control of the co	The second of the second	
Counterpart 8 Country of Counterpart 9	Militaria of positions or facilitations of the control of the cont	(C) That when adjustments are included in the control of the contr	Exposes which is reported bit of control of the con	one dainy also account any office of the contract of the contr	Standard for Stand	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the con fund makes in the control of the co	The second of the second	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total	Belgium	33 137 16 0 44 1,022 285 1,526	10 0	0 30 0 0 0	C C C C C C C C C C C C C C C C C C C	3	0 107 109 109 109 109 109 109 109 109 109 109	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	30 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria	1,520	1,525	30	C		1,443	0	0	0	U	30	0	30
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus		0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [15Y - 10Y Total	Czech Republic		0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C			0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

			La Banque Postale											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
								B	iki a falamatan	Park and an artist		Off-balance sh	eet exposures	
			Total coming amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France	65,736 3,495 1,999 392 555 8,771 9,942 9,787	65,734 3,495 1,994 392 556 8,771 9,823 90,764	32 0 0 0 0 0 0	0 0 0 0 0	16 (14 7: 158 133 (388	8,593 7,880	0 0 0 0 0 1 17 18	0 0 0 0 15 279	0 0 0 1 2 14	0 0 0 38 46 351	805 1,705 212 218 53 15 1,987 4,995	000000000000000000000000000000000000000	2,488
[0 - 3M [3M - 1Y] [11 Y - 2Y] [12 Y - 3Y] [3Y - 5Y] [15Y - 10Y] [10Y - more	Germany	0 0 0 875 974 0 1,849	0 0 0 0 875 974	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11	0 0 0 0 863 974 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Croatia	3												
[0 - 3M	Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [3M - 1Y] [11 Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



General governments exposures by country of the counterparty

			La Banque Postale											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 ME - 0 1														
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M 1 1 1 1 1 1 1 1 1	Luxembourg													
[0 - 3M [Malta													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Netherlands	0 0 0 126 5 5	50	000000000000000000000000000000000000000	0 0 0 0	() () () () () () () () () ()	0 0 0 126 50 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Poland				·			·						J
[0 - 3M [Portugal	0 0 0 0 0 586 928 3,151	0 0 0 0 0 586 927 1,513	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 586 927 1,513	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania	2022	2,523				2,022							, and the second
To - 3M	Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

			La Banque Postale											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Table and a second and a second as a	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-cerivative manical assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	(((((((((((((((((((122	0 0 0 0	0 0 0 0 0	((27 122 15 (164	0 0 0 0 0 992 2,288	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
To - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	() () () () () () () () () ()	0 0 0 85 174 44 0 304	0 0 0 0 0	0 0 0 0 0	((() () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	8
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	100	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [u.s.													
[0 - 3M [China	55 55	0 0 0 0 5 5 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Switzerland													
Total	Other advanced economies non EEA	(3-3- (11 12 (6-6-	0 0 34 10 18 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 11 11 11 11 11 11 11 11 11 11 11 11 11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

La Danavia Dantala

							La Banque Postale							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial assets by accounting portfolio			Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0				0 0 0 0	0 0 91 0 0 1 1		0 0 0 0 0 0 0 0 0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
To - 3M	Belgium	162 33 10 29 0 0 1,018 283 1,537	10 29 0	30 0 0 0 0 0	() () () () () () () () () ()	88 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	52 25 0 10 0 0 0 0 1,018 283 1,389		0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	33 () () () ()		
To - 3M	Bulgaria	4900-	2,500				1,000							
[0 - 3M [Cyprus	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C		0 0 0		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((
[0 - 3M [Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0	(((((((((((((((((((
Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							As of 30/06/2022							
						Dire	ct exposures	<u> </u>						
	(min EUR)			On balance s	heet	2	at exposures		Deriva	tives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	iitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1 1 Y - 2Y [1 2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	France	55.442 775 2,090 261 61 11,259 8,688	65,440 775 2,090 261 631 11,258 8,652 89,107	0 25 0 0 0 0 0	0 0 0 0 0	160 40 59 58 87 76 0	65,240 689 2,027 203 544 11,179 7,992 87,873	0 0 0 0 5 5 82	0 0 0 20 66 446 533	0 0 0 1 4 36	0 0 0 18 29 323	1,569 1,432 301 11 183 13 1,233 4,741	0 0 0 0 0	2,119
Total	Germany	0 0 0 0 876 526 520 0	0 0 0 876 526	0	0 0 0 0 0	0 0 0 0 11	0 0 0 864 526	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	123 455 0 0 0 0 0 0 579	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	123 456 0 0 0 0 0 579	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1 Y - 2Y [] 1 Y - 3Y [] 1 Y - 5Y [] 1 Y - 10Y [] 10Y - more	Latvia													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M 1 1 1 1 1 1 1 1 1	Luxembourg													
[0 - 3M [Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 0 0 125 5 5	50 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 126 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M 1 1 1 1 1 1 1 1 1	Poland													
[0 - 3M [Portugal	0 0 0 0 5 5 5 5 9,23	0 0 0 0 5 580 922 1,502	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 580 922 1,502	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania	2,504	Ajora					·						,
[0 - 3M [Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	(((96) 2,29(3,285)	0 0 0 0 0 0 0 0 0 988 2,296	0 0 0 0 0	0 0 0 0 0		0 0 0 0 988 2,295 3,284	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
To - 3M	Canada	() () () () () () () ()	61	0 0 0 0 0	0 0 0 0 0	(8 12; 2 3; (262	0 28 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((8
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	33 166 9 9	355 163 0 0 92 0 0 0 290		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 16 9 9	0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [u.s.													
[0 - 3M [China	55	0 0 0 52 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5.	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	(3 3 1: 2: 2:	0 0 39 4 17 27 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 0 0 27 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5
To - 3M	Other Central and eastern Europe countries non EEA							·		, and the second		·		
Total	Middle East													
10-13M 10-3M 10-3M 13M - 1Y	Latin America and the Caribbean													



General governments exposures by country of the counterparty

La Danavia Dantala

							La Banque Postale							
							As of 30/06/2022	2						
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0)))))))))))))))))))
[0 - 3M [Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 105 0 0 0 2 107		0 0 0 0 0 0 0 0 0

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Argentina, Bellas, Bolivia, Brazil, Citila, Cicolinetia, Costal Rica, Dominica, Dominica Republic, Equadry, El Sahador, Geranda, Gustenala, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Guita, Pinamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Peny, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Pinamas, Pinam

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures La Banque Postale

ĺ				As of 30/09/2	H							As of 31/12/2021				
		Gross c	arrying amount/ Nominal amount		Accumulated in value due to cr	spairment, accumulated negative changes in fair edit risk and provisions ^{4,8}	Collaterals and		Gross ca	rrying amount/ Nomina	amount		Accumulated important value due to cres	pairment, accumulated ne lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-p	erforming ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing	y.	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: do	faulted Of which Stag		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	60,441	6 0	0	0	0	0	0 (50,172	. 0	0	0		۰	0	0	0
Debt securities (including at amortised cost and fair value)	35,664	4 0	0	0	0 4	2 0	0 0	35,507		0	0		72	0	0	
Central banks		0 0	0	0	0	0	0 0		0	0	0			0		0
General governments	24,94	7 0	0	0	0	1 0	0 0	23,279	0	0	0		3	0		0
Credit institutions	7,16	7 0	0	0	0	6 0	0 0	8,36	0	0	0		28	0		9
Other financial corporations	2,26	1 0	0	0	0	9 0	0 0	2,65	0	0	0		12	0		0
Non-financial corporations	1,28	8 0	0	0	0	0	0 0	1,200	0	0	0		25	0		0
Loans and advances(including at amortised cost and fair value)	191,72	7 120	1,584	1,584	,584 62	8 630 6	30 489	190,977	113	1,627	1,627	1,627	684	669	669	509
Central banks		0	۰	0	0	0	0		0	0	0		c	0		0
General governments	75,55.	2 0	9	9	9	5 3	3	74,829	0	12	12	12	,	3	3	0
Credit institutions	1,42		۰	0	0	0	0	450	0	0	0		4	0		0
Other financial corporations	9,35	5 0		0	0 :	8 0	0	8,75	0	0	0		26	0		o
Non-financial corporations	29,72	5 17	507	507	507 3:	6 155	55 150	30,482	15	567	567	967	367	170	170	189
of which: small and medium-sized enterprises	7,52		157	157	157	4 60	60 53	7,95	5 4	194	194	194	76	76	76	79
of which: Loans collateralised by commercial immovable property	6,17	0 11	61	61	61	12	12 4	6,33	5 11	62	62	62	24	14	14	42
Households	75,67	6 103	1,068	1,068	1,068 2	9 473	73 33	76,45	7 98	1,047	1,047	1,047	280	495	495	320
of which: Loans collateralised by residential immovable property	24,33	7 43	276	276	276	0 113	13 16	24,93	7 45	270	270	270	97	119	115	149
of which: Credit for consumption	5,55	7 31	396	396	396	7 212	12	5,57	29	388	388	388	100	223	223	0
DEBT INSTRUMENTS other than HFT	287,83	7 120	1,584	1,584	,584 67	0 630 6	30 489	276,650	113	1,627	1,627	1,627	756	669	669	509
OFF-BALANCE SHEET EXPOSURES	64,26	1	36	36	36 5	0 4	4	65,139		33	33	33	91	5	5	0

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Performing and non-performing exposures La Banque Postale

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated no fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	amount		Accumulated impa value due to credi	irment, accumulated ne risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	y.	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	9*	On performing exposures ²	On non-perforn	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	56,845	5 0	0			0	0	0	0	46,029	0	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	38,154					73	0			38,226					73	0		0
Central banks	-	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25,76	7 0	0	0	0	3	0	0	0	25,400	0	0	0	0	4	0	0	0
Credit institutions	8,581	8 0		0	0	27	0	0	0	9,042	0	0	0	0	23	0	0	0
Other financial corporations	2,77	1 0	0	0	0	13	0	0	0	2,902	0	0	0	0	19	0	0	0
Non-financial corporations	1,025		0	0	0	30	0	0	0	881	0	0	0	0	27	0	0	0
Loans and advances(including at amortised cost and fair value)	194,073	99	1,607	1,607	1,607	655	667	667	509	195,644	124	1,614	1,614	1,614	690	686	686	298
Central banks	1	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	73,440	0	13	13	13	6	2	2	0	72,642	1	14	14	4 14	6	4	4	0
Oredit institutions	861	5 0	c	0	0	4	0	0	0	502	0	0	0	0	2	0	0	0
Other financial corporations	10,47	7 0	1	1	1	31	0	0	0	11,286	0	1	1	1	33	0	0	0
Non-financial corporations	31,67	6 5	567	567	567	348	170	170	201	32,530	26	555	555	5 555	336	182	182	123
of which: small and medium-sized enterprises	8,000	7 4	188	188	188	78	88	88	83	8,202	16	193	193	193	82	88	88	51
of which: Loans collateralised by commercial immovable property	6,651	0 2	56	59	59	2	4	4	55	6,670	20	37	37	37	46	13	13	24
Households	77,61	6 94	1,026	1,026	1,026	267	495	495	309	78,685	96	1,044	1,044	1,044	313	500	500	175
of which: Loans collateralised by residential immovable property	25,18:	3 42	278	278	278	91	126	126	151	25,533	39	280	280	280	119	125	125	155
of which: Credit for consumption	5,610	30	384	384	384	99	224	224	0	5,742	33	384	384	384	105	223	223	0
DEBT INSTRUMENTS other than HFT	289,071	99	1,607	1,607	1,607	728	667	667	509	279,899	124	1,614	1,614	1,614	762	686	686	298
OFF-BALANCE SHEET EXPOSURES	67,803	3	35	35	35	94	7	7	0	64,767		33	33	33	104	6	6	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	707	386	186	180	331	116	698	392	211	194	372	112
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	110	69	30	30	28	23	111	79	33	33	54	26
of which: small and medium-sized enterprises	8	2	3	3	5		4	2	3	2	0	
Households	597	317	156	150	304	93	587	314	178	162	318	86
DEBT INSTRUMENTS other than HFT	707	386	186	180	331		698	392	211	194	372	
Loan commitments given	4	4	0	0	0	0	3	3	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

La Banque Postale

			As of 31/	03/2022					As of 30	06/2022		
		ying amount of with forbearance	Accumulated is accumulated or value due to comprovisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated of accumulated of value due to coprovisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	661	386	196	190	349	111	650	386	207	194	333	108
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	90	80	33	33	33	27	89	78	33	32	33	26
of which: small and medium-sized enterprises	10	5	3	3	0		9	4	3	3	0	
Households	570	307	163	157	316	84	561	308	174	162	300	82
DEBT INSTRUMENTS other than HFT	661	386	196	190	349		650	386	207	194	333	
Loan commitments given	4	3	0	0	0	0	5	4	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it J}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading La Banque Postale

i			As of 3	0/09/2021					As of 3	1/12/2021					As of 3	1/03/2022					As of 30	/06/2022		
	Gross carr	ving amount	20.0	0/03/2022	1		Gross can	ying amount	~	-//		1	Gross carr	ying amount	~ ~ ~ ~	2,03,2022	1	1	Gross carr	rying amount	250,50	700,1011		
	GIGGG COIT					Accumulated	01033 031					Accumulated	0.035 0					Accumulated	Gross car					Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performi		subject to	Accumulated impairment ¹	negative changes in fair value due to
(mln EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	Impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	41	2	2	41	1	0	72	3	3	72	1	0	59	2	2	59	1	0	52	4	4	52	2	0
B Mining and guarrying	13	0	0	13	0	0	13	0	0	13	0	0	12	0	0	12	0	0	12	0	0	12	0	. 0
C Manufacturing	882	38	38	882	18	0	1,022	40	40	1,022	19	0	1,000	42	42	1,000	19	0	998	61	61	998	23	. 0
D Electricity, gas, steam and air conditioning supply	1,006	1	1	1,006	47	0	1,258	5	5	1,258	29	0	1,430	5	5	1,430	24	0	1,056	5	5	1,056	22	0
E Water supply	165	0	0	165	0	0	165	0	0	165	0	0	169	0	0	169	0	0	184	0	0	184	0	0
F Construction	1,265	8	8	1,265	9	0	1,278	11	11	1,278	11	0	1,283	9	9	1,283	9	0	1,279	11	11	1,279	9	0
G Wholesale and retail trade	1.489	48	48	1.489	41	0	1.642	48	48	1.642	42	0	1.607	53	53	1.607	41	0	1.663	45	45	1.663	38	0
H Transport and storage	1.027	4	4	1.027	34	0	1.250	6	6	1.250	33	0	1.074	6	6	1.074	29	0	1.860	6	6	1.860	28	0
I Accommodation and food service activities	319	30	30	319	23	0	331	46	46	331	26	0	330	48	48	330	27	0	347	49	49	347	28	0
J Information and communication	659	5	5	659	11	0	739	11	11	739	14	0	655	10	10	655	12	0	685	11	11	685	10	0
K Financial and insurance activities	2,247	52	52	2,247	90	0	2,260	58	58	2,260	114	0	2,007	59	59	2,007	115	0	2,141	57	57	2,141	100	0
L Real estate activities	16.640	164	164	16.640	141	0	16.250	174	174	16.250	131	0	17.957	131	131	17.957	105	0	18.031	115	115	18.031	114	0
M Professional, scientific and technical activities	2,358	78	78	2,358	65	0	2,531	83	83	2,531	70	0	2,417	127	127	2,417	83	0	2,493	127	127	2,493	92	0
N Administrative and support service activities	1,050	58	58	1,050	40	0	1,085	57	57	1,085	35	0	1,078	51	51	1,078	32	0	1,136	52	52	1,136	35	0
O Public administration and defence,	5	0	0	5	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0
P Education	119	1	1	119	1	0	115	1	1	115	1	0	116	1	1	116	1	0	114	1	1	114	0	0
Q Human health services and social work activities	244	1	1	244	1	0	252	2	2	252	1	0	267	2	2	267	8	0	269	2	2	269	8	0
R Arts, entertainment and recreation	149	5	5	149	7	0	154	6	6	154	8	0	151	6	6	151	8	0	155	6	6	155	7	0
S Other services	47	10	10	47	2	0	60	14	14	60	3	0	57	13	13	57	3	0	48	4	4	48	2	0
Loans and advances	29.725	507	507	29.725	531	0	30.482	567	567	30,482	537	0	31,676	567	567	31,676	518	0	32.530	555	555	32.530	518	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.