



2023 EU-wide Transparency Exercise

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.

2023 EU-wide Transparency Exercise

Key Metrics

La Banque Postale

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	13,365	13,608	17,464	17,849	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	13,365	13,608	17,464	17,849	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,853	15,096	18,952	19,337	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	14,853	15,096	18,952	19,337	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	16,848	17,585	21,441	21,820	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	16,848	17,585	21,441	21,820	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	91,288	92,775	96,854	97,579	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	91,288	92,775	96,854	97,579	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	14.64%	14.67%	18.03%	18.29%	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	14.64%	14.67%	18.03%	18.29%	(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	16.27%	16.27%	19.57%	19.82%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.27%	16.27%	19.57%	19.82%	(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	18.46%	18.95%	22.14%	22.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.46%	18.95%	22.14%	22.36%	(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	283,257	269,633	294,141	278,443	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	5.24%	5.60%	6.44%	6.94%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

La Banque Postale

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,853	15,096	18,952	19,337	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,853	15,096	18,952	19,337	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	283,257	269,633	294,141	278,443	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	283,257	269,633	294,141	278,443	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.24%	5.60%	6.44%	6.94%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.24%	5.60%	6.44%	6.94%	[A.2]/[B.2]	

		(mils EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	16,848	17,585	21,441	21,820	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	13,365	13,608	17,464	17,849	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,831	6,831	6,831	6,831	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	426	756	961	268	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-3,415	-3,580	-1,299	-1,031	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	11,224	11,089	12,575	13,345	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 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 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-497	-472	-496	-413	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-686	-589	-612	-602	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 DTAs)	-275	-225	-275	-222	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) 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 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000) + C 01.00 (0474,0000) + C 01.00 (0476,0000)	Articles 4(1)(b), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 24(1) point (ii), 24(2) point (ii) and 25 of CRR, Articles 36(1) point (ii) and 27(2) of CRR, Articles 36(1) point (i) (iii) and 135(1) of CRR and Articles 36(1) point (i) (iv) and 135(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (i) (ii), 24(1) point (ii), 24(2) point (ii) and 25 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 (0480,0000)	Articles 4(2), 36(1) point (ii), 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 (0490,0000)	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 (0500,0000)	Articles 4(2), 36(1) point (ii), 43, 45, 47, 48(1) point (b), 48(1) (c), (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-39	-26	-33	-17	C 01.00 (0520,0000)	Articles 36(1) point (iii) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (iii) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (iii) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-52	-52	-52	-71	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-153	-125	-136	-239	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	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 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,488	1,488	1,488	1,488	C 01.00 (0540,0000) + C 01.00 (0542,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0582,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000) + C 01.00 (0577,0000) + C 01.00 (0578,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0582,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	14,853	15,096	18,952	19,337	C 01.00 (0600,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,995	2,489	2,489	2,483	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,995	2,489	2,489	2,483	C 01.00 (0700,0000) + C 01.00 (0705,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0690,0000) + C 01.00 (0692,0000) + C 01.00 (0695,0000) + C 01.00 (0696,0000) + C 01.00 (0697,0000) + C 01.00 (0698,0000) + C 01.00 (0699,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0690,0000) + C 01.00 (0692,0000) + C 01.00 (0695,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	91,288	92,775	96,854	97,579	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.64%	14.67%	18.03%	18.29%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.27%	16.27%	19.57%	19.82%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.46%	18.95%	22.14%	22.36%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,365	13,608	17,464	17,849	CA3 (1)	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.64%	14.67%	18.03%	18.29%	CA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments 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 ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

La Banque Postale

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	80,344	82,692	86,615	86,518	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	80,344	82,692	86,615	86,518	C 02.00 (r0050, 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	1,157	979	1,105	1,032	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	261	256	268	262	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)	211	187	166	159	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	376	364	402	1,310	C 02.00 (r0520, c0010)
Of which the standardised approach	376	364	402	1,310	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, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	8,939	8,298	8,298	8,298	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	8,939	8,298	8,298	8,298	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	91,288	92,775	96,854	97,579	

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.

2023 EU-wide Transparency Exercise

P&L La Banque Postale

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,209	4,558	1,752	3,907
Of which debt securities income	285	419	117	365
Of which loans and advances income	2,412	3,560	1,436	3,090
Interest expenses	1,842	2,734	1,422	3,136
(Of which deposits expenses)	1,479	2,182	978	2,141
(Of which debt securities issued expenses)	186	332	226	509
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	13	0	7
Net Fee and commission income	2,136	2,842	518	1,009
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	88	90	-3	-34
Gains or (-) losses on financial assets and liabilities held for trading, net	-220	-124	128	163
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	281	169	-107	-142
Gains or (-) losses from hedge accounting, net	-24	-25	1	1
Exchange differences (gain or (-) loss), net	36	61	34	64
Net other operating income / (expenses)	-31	-64	33	68
TOTAL OPERATING INCOME, NET	3,645	4,785	933	1,906
(Administrative expenses)	3,227	4,343	983	1,896
(Cash contributions to resolution funds and deposit guarantee schemes)	103	110	109	65
(Depreciation)	222	317	68	138
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	15	-31	-18	-71
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	26	20	-11	-5
(Other provisions)	-11	-51	-7	-66
Of which pending legal issues and tax litigation ¹	0	9	0	0
Of which restructuring ²	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)	99	199	22	106
(Financial assets at fair value through other comprehensive income)	-6	-21	6	35
(Financial assets at amortised cost)	106	220	16	71
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-3	4	4	-2
(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 subsidiaries, joint ventures and associates	711	1,225	408	892
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	694	1,068	173	667
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	664	1,071	190	584
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	664	1,071	190	584
Of which attributable to owners of the parent	654	1,060	188	580

¹ 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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

La Banque Postale

(m€ EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	53,794				39,745				53,835				52,891				IAS 1.54 (i)	
Financial assets held for trading	9,673	92	9,582	0	11,764	40	11,724	0	14,131	36	14,096	0	15,621	82	15,540	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	467	64	11	392	375	63	11	301	365	68	12	285	371	72	12	287	IFRS 7.8(a)(i); 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	12,613	10,125	2,057	432	12,364	10,181	1,698	485	11,928	9,786	1,642	499	12,557	10,152	1,881	524	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	217,806				219,670				221,569				225,157				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	938	0	938	0	1,020	0	1,020	0	928	0	928	0	979	0	979	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	658				721				645				648				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets ¹⁾	22,353				22,176				25,475				26,617					
TOTAL ASSETS	318,303				307,834				328,876				334,841				IAS 1.9(e); ICG 6	

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

(m€ EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	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	
Financial assets at fair value through other comprehensive income	Debt securities	12,065	146	0	-26	-4	0	11,711	181	0	-2	-12	0	11,038	411	0	-2	-18	0	11,745	367	0	-4	-45	0	Annex V.Part 1.31, 44(b)
	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 amortised cost	Debt securities	25,236	161	0	-14	-28	0	27,006	114	30	-14	-14	-25	29,348	109	30	-14	-12	-25	30,542	89	30	-16	-11	-25	Annex V.Part 1.31, 44(b)
	Loans and advances	180,486	11,595	1,757	-155	-528	-703	166,645	25,302	2,086	-108	-591	-761	166,419	25,021	2,153	-113	-571	-779	176,301	17,273	2,468	-137	-531	-827	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	8,139	9,402	12,666	13,885	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	1,771	2,098	2,227	2,948	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	284,234	272,629	286,406	290,250	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	2,153	2,371	2,289	2,444	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	282	294	262	242	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	462	411	429	365	IAS 37.10; IAS 1.54(l)
Tax liabilities	144	110	111	112	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	4,084	3,380	3,186	2,896	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	301,267	290,695	307,575	313,141	IAS 1.9(b);IG 6
TOTAL EQUITY	17,036	17,140	21,302	21,700	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	318,303	307,834	328,876	334,841	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		5,088	5,300	4,899	5,180	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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	7,352	5,637	1,087	808	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	230	0	429	36	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,102	2,185	5,767	12,254	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	968	775	2,366	2,830	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	22,963	23,874	23,078	16,145	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	877	305	776	549	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	16,314	9,589	20,418	25,218	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,174	3,372	6,608	7,288	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	12,809	10,890	8,847	9,133	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,993	6,649	6,104	5,893	ECB/2013/33 Annex 2.Part 2.9.1
	Households	196,970	196,208	197,280	197,207	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	78,161	76,511	75,534	75,117	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,514	32,547	41,958	43,355	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,524	2,243	2,269	2,257	Annex V.Part 1.37
Other financial liabilities		184	270	254	226	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		296,296	286,499	303,587	309,526	

2023 EU-wide Transparency Exercise

Market Risk
La Banque Postale

	5A		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	294	239	0	0	0	0						0	0	0	0							0
Of which: General risk	193	234	0	0	0	0						0	0	0	0							0
Of which: Specific risk	101	5	0	0	0	0						0	0	0	0							0
Equities	20	31	0	0	0	0						0	0	0	0							0
Of which: General risk	20	31	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	62	94	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	376	364	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	240	1,225	0	0	0	0						0	0	0	0							0
Of which: General risk	232	1,213	0	0	0	0						0	0	0	0							0
Of which: Specific risk	8	12	0	0	0	0						0	0	0	0							0
Equities	27	0	0	0	0	0						0	0	0	0							0
Of which: General risk	27	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	134	85	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	402	1,310	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI 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.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks	77,407	86,321	4		64,984	76,023	3	
	Regional governments or local authorities	8,338	10,028	1,998		8,754	10,968	2,101	
	Public sector entities	69,681	88,985	228		69,371	88,986	254	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,183	50,733	11,556		13,788	52,424	11,868	
	Corporates	39,974	31,042	21,724		41,560	32,477	22,795	
	of which: SME	8,294	5,089	4,227		8,411	5,223	4,573	
	Retail	6,959	14,547	10,710		7,086	14,530	10,676	
	of which: SME	2,964	1,651	1,028		3,050	1,726	1,080	
	Secured by mortgages on immovable property	31,296	31,028	11,814		30,575	30,323	11,300	
	of which: SME	5,602	5,550	2,211		5,688	5,607	2,255	
	Exposures in default	1,771	699	781	712	2,085	886	1,031	703
	Items associated with particular high risk	840	792	1,188		784	692	1,039	
	Covered bonds	1,480	1,480	185		1,852	1,852	185	
	Claims on institutions and corporates with a ST credit assessment	690	689	287		569	569	215	
	Collective investments undertakings (CIU)	422	422	938		496	496	901	
Equity	18,047	18,046	16,564		18,371	18,371	17,045		
Other exposures	4,073	4,073	3,623		5,205	5,185	4,103		
Standardised Total ^d	333,972	317,783	81,473	1,541	327,222	318,621	83,653	1,610	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
FRANCE	Central governments or central banks	69,897	77,824	0		51,887	63,887	0	
	Regional governments or local authorities	7,974	9,664	1,961		8,427	10,627	2,093	
	Public sector entities	69,681	88,984	228		69,370	88,985	255	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,264	45,980	9,463		9,497	48,091	9,702	
	Corporates	34,994	26,970	18,553		37,043	28,627	20,627	
	of which: SME	7,529	5,323	3,788		8,284	5,123	4,486	
	Retail	66,680	14,462	10,648		68,815	14,446	10,616	
	of which: SME	2,942	1,626	1,020		3,044	1,718	1,070	
	Secured by mortgages on immovable property	26,261	26,316	10,866		26,627	26,377	10,681	
	of which: SME	5,585	5,533	2,249		5,851	5,790	2,251	
	Exposures in default	1,481	623	716	693	2,020	842	978	701
	Items associated with particular high risk	595	553	830		523	478	717	
	Covered bonds	280	280	388		420	420	483	
	Claims on institutions and corporates with a ST credit assessment	197	196	53		250	250	81	
	Collective investments undertakings (CIU)	389	389	888		389	389	867	
Equity	15,883	15,883	16,371		16,191	16,191	16,855		
Other exposures	4,677	4,677	3,623		5,205	5,185	4,103		
Standardised Total ^d				1,453				1,554	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
SPAIN	Central governments or central banks	3,241	3,241	0		3,302	3,301	0	
	Regional governments or local authorities	0	0	0		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	1,313	1,309	648		1,236	1,224	611	
	Corporates	174	160	92		120	115	67	
	of which: SME	58	48	38		4	3	2	
	Retail	1	1	0		1	0	0	
	of which: SME	1	1	0		1	0	0	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	64	63	6		64	64	6	
	Claims on institutions and corporates with a ST credit assessment	57	57	57		45	45	45	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	24	24	24		25	25	25		
Other exposures	0	0	0		0	0	0		
Standardised Total ^d				0				4	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
NETHERLANDS	Central governments or central banks	177	1,183	0		177	2,112	0	
	Regional governments or local authorities	0	0	0		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	288	385	141		310	279	137	
	Corporates	338	224	187		372	247	208	
	of which: SME	32	18	15		0	0	0	
	Retail	1,159	20	13		1,946	18	12	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2,618	2,615	915		1,852	1,849	647	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	2	0	0	9	3	0	1
	Items associated with particular high risk	33	32	47		0	0	0	
	Covered bonds	56	56	6		56	56	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	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 ^d				0				11	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	77,774	57,843	5		83,204	61,409	0	
	Regional governments or local authorities	7,697	9,842	1,872		7,841	10,307	1,949	
	Public sector entities	77,407	70,866	226		68,977	68,257	296	
	Multilateral Development Banks	0	0	0		0	11	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,061	51,910	11,754		13,318	51,379	11,892	
	Corporates	41,721	33,618	26,395		40,397	32,269	23,103	
	of which: SME	9,069	6,910	5,196		9,117	6,676	5,040	
	Retail	71,222	14,572	10,717		70,668	13,949	10,248	
	of which: SME	2,973	1,693	1,055		2,964	1,717	1,074	
	Secured by mortgages on immovable property	30,894	30,650	11,443		31,120	30,645	11,492	
	of which: SME	5,967	5,902	2,284		6,111	6,004	2,265	
	Exposures in default	2,091	842	972		2,657	1,291	1,598	
	Items associated with particularly high risk	754	671	1,006	820	663	606	909	866
	Covered bonds	2,017	2,017	202		1,905	1,905	196	
Claims on institutions and corporates with a ST credit assessment	541	539	178		866	866	235		
Collective investments undertakings (CIU)	389	389	676		294	294	601		
Equity	19,790	19,790	20,456		20,579	20,579	21,179		
Other exposures	6,709	6,709	5,123		6,104	6,104	3,975		
Standardised Total ⁴	344,093	328,340	87,475	1,632	344,645	329,193	87,473	1,688	

(1) 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).
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	69,008	77,088	0		72,486	82,217	0	
	Regional governments or local authorities	7,342	9,480	1,865		7,478	9,895	1,941	
	Public sector entities	71,406	70,866	225		68,976	68,256	290	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,133	48,402	10,907		9,241	47,607	9,909	
	Corporates	37,065	29,504	21,263		35,371	28,018	19,887	
	of which: SME	6,488	6,415	4,783		6,524	6,155	4,612	
	Retail	69,200	14,492	10,657		68,686	13,869	10,191	
	of which: SME	2,945	1,676	1,040		2,701	1,665	1,065	
	Secured by mortgages on immovable property	28,913	28,872	10,721		29,155	28,884	10,807	
	of which: SME	5,955	5,894	2,281		6,100	5,992	2,302	
	Exposures in default	2,031	941	941	810	2,577	1,247	1,534	879
	Items associated with particularly high risk	492	459	689		512	456	684	
	Covered bonds	412	412	47		504	504	504	
Claims on institutions and corporates with a ST credit assessment	262	261	83		412	412	97		
Collective investments undertakings (CIU)	261	261	618		247	247	529		
Equity	19,634	19,634	20,200		20,417	20,417	21,007		
Other exposures	4,789	4,789	3,572		5,104	5,104	3,975		
Standardised Total ⁴				1,561				1,629	

(1) 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).
(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	1,257	1,257	0		1,257	1,258	0	
	Regional governments or local authorities	0	0	0		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	1,009	997	495		981	970	482	
	Corporates	188	107	91		156	92	79	
	of which: SME	52	47	40		49	47	39	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	93	93	9		96	96	10	
Claims on institutions and corporates with a ST credit assessment	42	42	11		47	47	44		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	25	25	25		25	25	25		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				2				1	

(1) 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).
(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	177	2,052	0		177	2,022	0	
	Regional governments or local authorities	0	0	0		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	263	232	111		261	208	124	
	Corporates	414	300	246		425	290	236	
	of which: SME	18	18	18		19	19	19	
	Retail	1,884	14	10		1,850	12	9	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,879	1,876	657		1,866	1,863	652	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	12	3	3	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
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 ⁴				14				19	

(1) 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).
(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
IRB Total ²			0					0				

⁽¹⁾ 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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
	IRB Total ²			0				0				

⁽¹⁾ 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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2022

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		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	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	1	0	0	0	0	1	0	0	0	0	0	0	2	0	0	
Total		13	13	7	0	6	1	0	0	0	0	0	0	2	0	1	

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 counterparties 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 counterparties (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 counterparties (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

Regions:

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, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet							Derivatives				Off balance sheet				
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
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]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		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	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	1	1	0	0	0	0	1	0	0	0	0	0	0	2	0		
Total		7	7	0	0	6	1	0	0	0	0	0	0	2	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 counterparties 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 counterparties (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 counterparties (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

Regions:

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, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 HGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
La Banque Postale

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾		On performing exposures ³⁾	On non-performing exposures ²⁾		Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾		On performing exposures ³⁾	On non-performing exposures ²⁾							
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾						
Cash balances at central banks and other demand deposits	52,793	0	0	0	0	0	0	0	38,740	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	38,006	0	0	0	0	72	0	0	39,344	0	30	30	30	43	25	25	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	24,742	0	0	0	0	3	0	0	26,087	0	0	0	0	4	0	0	0	0	0	
Credit institutions	9,483	0	0	0	0	22	0	0	9,832	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	2,845	0	0	0	0	19	0	0	2,752	0	0	0	0	21	0	0	0	0	0	
Non-financial corporations	1,010	0	0	0	0	28	0	0	697	0	30	30	30	18	25	25	0	0	0	
Loans and advances (including at amortised cost and fair value)	193,838	113	1,757	1,757	1,757	683	703	703	194,033	218	2,086	2,086	2,086	699	761	761	512	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	73,367	0	23	23	23	6	5	5	72,975	35	116	116	116	4	16	16	0	0	0	
Credit institutions	372	0	0	0	0	3	0	0	272	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	7,109	5	64	64	64	39	0	0	4,494	0	15	15	15	40	0	0	0	0	0	
Non-financial corporations	32,715	15	611	611	611	321	190	190	34,303	81	873	873	873	358	216	216	160	0	0	
of which: small and medium-sized enterprises	8,822	7	219	219	219	77	84	84	9,577	17	268	268	268	95	73	73	76	0	0	
of which: Loans collateralised by commercial immovable property	6,936	3	42	42	42	43	13	13	6,867	10	61	61	61	45	18	18	35	0	0	
Households	80,274	93	1,058	1,058	1,058	314	508	508	81,969	101	1,062	1,062	1,062	291	529	529	347	0	0	
of which: Loans collateralised by residential immovable property	26,085	38	288	288	288	119	127	127	25,637	31	292	292	292	111	128	128	163	0	0	
of which: Credit for consumption	5,873	24	384	384	384	105	226	226	5,969	37	377	377	377	93	239	239	0	0	0	
BEST INSTRUMENTS other than HFT	284,626	113	1,757	1,757	1,757	758	703	703	272,118	218	2,116	2,116	2,116	742	786	786	512	0	0	
OFF-BALANCE SHEET EXPOSURES	67,042		35	35	35	118	5	5	65,198		49	49	49	111	11	11	0	0	0	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ 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 FROEP framework (template F 18.00 / F 19.00), 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 FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
La Banque Postale

	As of 31/03/2023											As of 30/06/2023												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾				On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾			
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾						
Cash balances at central banks and other demand deposits	52,639	0	0	0	0	0	0	0	0	0	0	0	51,764	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	41,222	0	30	30	30	46	25	25	0	43,061	0	30	30	30	76	25	25	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28,307	0	0	0	0	2	0	0	0	28,309	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Credit institutions	9,250	0	0	0	0	1	0	0	0	10,225	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Other financial corporations	2,482	0	0	0	0	25	0	0	0	2,694	0	0	0	0	43	0	0	0	0	0	0	0	0	0
Non-financial corporations	804	0	30	30	30	18	25	25	0	787	0	30	30	30	38	25	25	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	193,594	387	2,153	2,153	2,153	683	779	779	513	196,042	219	2,468	2,468	2,468	668	827	827	767	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	75,555	106	149	149	149	5	17	17	0	74,969	0	201	201	201	7	13	13	0	0	0	0	0	0	0
Credit institutions	818	0	0	0	0	0	0	0	0	1,010	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Other financial corporations	2,626	0	42	42	42	45	0	0	0	4,275	0	10	10	10	73	1	1	0	0	0	0	0	0	0
Non-financial corporations	31,475	180	869	869	869	349	223	223	187	32,117	125	1,080	1,080	1,080	314	200	200	404	0	0	0	0	0	0
of which: small and medium-sized enterprises	9,059	10	297	297	297	100	97	97	83	9,125	9	358	358	358	105	96	96	183	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property	7,098	14	68	68	68	46	19	19	43	7,349	11	215	215	215	40	29	29	168	0	0	0	0	0	0
Households	83,120	100	1,093	1,093	1,093	284	539	539	346	83,625	93	1,119	1,119	1,119	272	543	543	364	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	25,854	32	288	288	288	109	129	129	158	27,076	33	294	294	294	97	131	131	163	0	0	0	0	0	0
of which: Credit for consumption	6,069	38	382	382	382	91	241	241	0	6,199	36	378	378	378	101	240	240	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	287,455	387	2,183	2,183	2,183	729	804	804	513	290,807	219	2,499	2,499	2,499	744	853	853	767	0	0	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	63,709		48	48	48	100	11	11	0	63,392		108	108	108	108	11	11	0	0	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FROBFR Framework (Annexes F 18.00 / F 18.05), 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 exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROBFR sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2023 EU-wide Transparency Exercise

Forborne exposures

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	As of 30/09/2022					As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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	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					
(mln EUR)												
Cash balances at central banks and other demand deposits	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	
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	678	394	208	197	327	106	736	391	207	199	354	107
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	131	88	36	34	39	27	180	94	39	35	45	30
of which: small and medium-sized enterprises	8	3	3	2	0		9	3	3	3	0	
Households	547	305	172	163	288	80	556	297	168	165	309	77
DEBT INSTRUMENTS other than HFT	678	394	208	197	327		736	391	207	199	354	
Loan commitments given	4	4	0	0	0	0	8	8	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 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 F 18.00 / F 19.00), 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.

2023 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	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
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	676	400	217	208	320	109	673	406	217	209	319	113	
Central banks	0	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	0
Credit institutions	0	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	0
Non-financial corporations	150	102	40	37	49	38	151	105	39	36	51	40	
of which: small and medium-sized enterprises	11	6	4	4	0		12	8	5	4	0		
Households	526	298	177	171	271	72	522	301	178	173	268	73	
DEBT INSTRUMENTS other than HFT	676	400	217	208	320		673	406	217	209	319		
Loan commitments given	6	6	0	0	0	0	6	6	0	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice 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 F 18.00 / F 19.00), 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 La Banque Postale

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	45	6	6	45	2	0	38	0	0	38	1	0	42	1	1	42	1	0	46	1	1	46	2	0
B Mining and quarrying	11	0	0	11	0	0	12	0	0	12	0	0	12	0	0	12	0	0	11	0	0	11	0	0
C Manufacturing	956	73	73	956	27	0	975	89	89	975	27	0	915	85	85	915	24	0	981	93	93	981	25	0
D Electricity, gas, steam and air conditioning supply	1,069	7	7	1,069	22	0	1,235	3	3	1,235	18	0	1,108	3	3	1,108	16	0	1,090	3	3	1,090	17	0
E Water supply	183	0	0	183	0	0	186	0	0	186	0	0	201	0	0	201	1	0	203	0	0	203	1	0
F Construction	1,389	18	18	1,389	9	0	1,497	20	20	1,497	13	0	1,535	19	19	1,535	15	0	1,526	24	24	1,526	14	0
G Wholesale and retail trade	1,580	47	47	1,580	36	0	1,768	48	48	1,768	40	0	1,901	46	46	1,901	39	0	1,713	93	93	1,713	43	0
H Transport and storage	1,198	22	22	1,198	24	0	1,221	21	21	1,221	31	0	1,274	22	22	1,274	35	0	1,319	23	23	1,319	17	0
I Accommodation and food service activities	381	53	53	381	25	0	360	52	52	360	24	0	391	48	48	391	24	0	405	46	46	405	21	0
J Information and communication	782	18	18	782	18	0	782	7	7	782	8	0	780	7	7	780	16	0	771	9	9	771	17	0
K Financial and insurance activities	2,127	39	39	2,127	112	0	2,240	38	38	2,240	105	0	2,097	42	42	2,097	97	0	2,211	133	133	2,211	130	0
L Real estate activities	18,514	134	134	18,514	112	0	19,254	236	236	19,254	142	0	16,687	241	241	16,687	150	0	17,085	394	394	17,085	147	0
M Professional, scientific and technical activities	2,653	124	124	2,653	89	0	2,800	282	282	2,800	124	0	2,721	278	278	2,721	118	0	2,747	195	195	2,747	128	0
N Administrative and support service activities	1,255	61	61	1,255	31	0	1,229	60	60	1,229	30	0	1,219	55	55	1,219	21	0	1,193	54	54	1,193	23	0
O Public administration and defence, compulsory social security	8	0	0	8	0	0	145	0	0	145	0	0	203	0	0	203	3	0	411	0	0	411	0	0
P Education	114	1	1	114	1	0	118	2	2	118	1	0	46	2	2	46	2	0	55	2	2	55	3	0
Q Human health services and social work activities	243	2	2	243	2	0	244	9	9	244	2	0	197	9	9	197	4	0	218	9	9	218	4	0
R Arts, entertainment and recreation	154	7	7	154	8	0	146	5	5	146	7	0	144	5	5	144	4	0	144	5	5	144	4	0
S Other services	52	6	6	52	2	0	54	1	1	54	1	0	41	5	5	41	2	0	44	5	5	44	1	0
Loans and advances	32,715	611	611	32,715	512	0	34,301	873	873	34,301	574	0	31,475	869	869	31,475	572	0	32,173	1,089	1,089	32,173	585	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 FINREP framework (template F 06.01), 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.