

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

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	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



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)	
A.2	Tier 1 capital - fully phased-in definition	14,853	15,096	18,952	19,337	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	283,257	269,633	294,141	278,443	C 47.00 (r0300,c0010)	CRR
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]	

2023 EU-wide Transparency Exercise Capital

Capitai 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	COREP CODE	REGULATION
	A	OWN FUNDS	16,848	17,585	21,441	21,820	C 01.00 (r0010,c0010)	Articles 4(118) 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 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share promium and net own capital 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 CBR
	A.1.2	Retained earnings	426	756	961	268	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR $% \left(\left(1,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2$
	A.1.3	Accumulated other comprehensive income	-3,415	-3,580	-1,299	-1,031	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of ORR
	A.1.4	Other Reserves	11,224	11,089	12,575	13,345	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	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 (l) of ORR
	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	-497	-472	-496	-413	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-686	-589	-612	-602	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 CCR $$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-275	-225	-275	-222	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	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 CBR
	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 (r0450;c0010) + C 01.00 (r0470;c0010) + C 01.00 (r0471;c0010) + C 01.00 (r0472;c0010)	$\label{eq:2.1} \begin{array}{l} \mbox{Articles} 4(56), 36(1) point (b) (i) and 89 to 91 of ONP; Articles 36(1) point (b) (i), 343(1) point (b), 343($
	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 ORR
	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 CBR
	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)	$\label{eq:articles} Articles \ 4(27); \ 36(1) \ point \ (i); \ 43, \ 45; \ 47; \ 48(1) \ point \ (b); \ 49(1) \ to \ (3) \ and \ 79 \ of \ CRR$
	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	-39	-26	-33	-17	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) 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	-52	-52	-52	-71	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-153	-125	-136	-239	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 (r0520,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 Tier 1 Capital components and deductions	0	0	D	0	$\begin{array}{l} C \ 01.00 \ (c0990,c0010) \ + \ C \ 01.00 \\ (c0700,c0010) \ + \ C \ 01.00 \ (c0700,c0010) \ + \ C \\ 01.00 \ (c0700,c0010) \ + \ C \ 01.00 \ (c0704,c0010) \\ + \ C \ 01.00 \ (c0704,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,853	15,096	18,952	19,337	C 01.00 (r0015,c0010)	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 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,995	2,489	2,489	2,483	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{c} C \; 01.00 \; (c0010_{10}, C0110) \; + \; C \; 01.100 \\ (c0020_{10}, c0210) \; + \; C \; 01.20 \; (c0020_{10}, c0210) \; + \; C \\ 01.20 \; (c0020_{10}, c0210) \; + \; C \; 01.20 \; (c0025, c0210) \\ C \; 01.20 \; (c0025, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \\ 01.00 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; + \; C \; 01.20 \; (c00274, c0210) \; + \; C \; 01.20 \; + \; 01.20 \; + \; 01.20 \; + \; 01.20 \; + \; 01.20 \; + \; 01.20 \; + \; $	
	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 REQUIREMENTS	B 8.1		91,288	92,775	96,854	97,579	C 02.00 (r0010,c0010) C 05.01 (r0010,c0040)	Attoles 92(3), 95, 96 and 98 of CBR
	8.1 C.1	Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.64%	0 14.67%	0 18.03%	18.29%	C 05.01 (0010,20040)	
CAPITAL RATIOS (%)	C.1 C.2	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	14.64%	14.67%	18.03%	18.29%		
Transitional period	C.2 C.3						CA3 (3)	•
CET1 Capital		TOTAL CAPITAL RATIO (transitional period)	18.46%	18.95%	22.14%	22.36%	CA3 {5} [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-	
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	13,365	13,608	17,464	17,849	A.4.3.0).0)]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.64%	14.67%	18.03%	18.29%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	E.	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

HITTle full loaded CTTI ratio is an estimate calculated based on bank's scientisory recordine. Therefore, any cacital instruments that are not elicible from a resultatory oost of view at the resorting data are not balan into account in this calculation. Fully loaded CTTI capital ratio estimation is based on the formulae stated in culum? COREP CORE*_places note that this might load to differences to fully loaded CTTI capital ratios published by the participating banks e.g. in their Plan 3 discourse

Overview of Risk exposure amounts

La Banque Postale

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	80,344	82,692	86,615	86,518	C 02.00 (0040, c0010) - (C 07.00 (0050, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0660, 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, cd010) - [C 08.01 (r0040, cd260, s001) + C 08.01 (r0050, cd260, s001) + C 08.01 (r0060, cd260, 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, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0060, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r0050, c1262, s002), + C 08.01 (r0060, c1260, s002) + C 02.00 (r0460,
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 (0010, d660))*12.54-C 20.00 (0010, d460)*12.5+MAK(C 24.00(0010, d090),C 24.00(0010, d100),C 24.00(0010, d0110)*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.





P&L

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
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 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)	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 subsidaries, 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

¹⁰ 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

La Banque Postale

(min EUR)	I	ls of 30/09/202	22			As of 31/	12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Level 3		Level 3	Carrying amount	Level 1	Level 1 Level 2		Carrying amount	Level 1	Level 2	Level 3	References	
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)(ii);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)(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	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(a); 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(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)	1)		A	s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
			Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accur	nulated impain	ment ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accu	mulated impairs	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairm	nent ⁽²⁾	
Breakdown of financi by instrument an counterparty sec	nd by		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 credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant i 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 credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sinco initial recognition	increase in credit risk since initial recognition but	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 credit risk since	Stage 3 Credit-impaired assets	References
Financial assets value through o		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)
comprehensive		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	s at	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)
amortised cost		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.





Breakdown of liabilities

La Banque Postale

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
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(I)
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.IG6

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



Breakdown of liabilities

La Banque Postale

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	877	305	776	549	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	

EBA LUSSMAN

2023 EU-wide Transparency Exercise Market Risk

Market Risk La Banque Postale

	SA					I	м									IM					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	lemorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	ndum item)	STRESSED VaR (/	Memorandum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL CHA FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) × 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	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT JRE
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022				
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: Soecific risk Of which: Soecifi risk Foreign exchange risk Commodities risk Total	294 193 101 20 20 0 62 0 376 376	239 234 5 31 31 0 94 0 364	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 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 30/0	5/2023				
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Soecific risk Foreign exchange risk Commodilies risk	240 232 8 27 27 27 0 124 0 29 0	1,225 1,213 12 0 0 85 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 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	402	1,310	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 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.



EBA were a constrained and a constrained a c

					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31,	12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min BUR, %) Central governments or central banks	77.407	86.531			64,965	75.073	6	
	Regional governments or local authorities	8.338	10.028	1.908		8,754	10,968	2,101	
	Public sector entities	69.682	68.945	229		69.371	68,845	256	
	Multilateral Development Banks	8	9	0		9	10	0	
	International Organisations	8	7	0		8	7	0	
	Institutions	13,193	50.723	11.516		13,788	52.424	11.868	
	Corporates	39,974	31,042	21,724		41,560	32,477	22,795	
	of which: SME	8,204	5,869	4,227		8,411	6,223	4,573	
	Retail	69,969	14,547	10,710		70,895	14,530	10,676	
Consolidated data	of which: SME	2,961	1,651	1,038		3,010	1,736	1,080	
consolidated data	Secured by mortgages on immovable property	31,296	31,028	11,814		30,575	30,322	11,360	
	of which: SME	5,602	5,550	2,211		5,868	5,807	2,255	
	Exposures in default	1,771	649	748	712	2,085	866	1,013	793
	Items associated with particularly high risk	840	792	1,188		784	692	1,039	
	Covered bonds	1,649	1,649	165		1,865	1,865	186	
	Claims on institutions and corporates with a ST credit assessment	690	689	287		569	569	215	
	Collective investments undertakings (CIU)	422	422	938 16.564		405		901	
	Eauity	16,047	16,046			16,371	16,371	17,045	
	Other exposures	4,677 335.972	4,677	3,675 81.473	1.541	5,205 327,222	5,195	4,192 83.653	1.619
	Standardised Total ³	335,972	317,783	81,473	1,541	327,222	310,621	83,653	1,619

Control ensuing with Ensuing and Ensu

		Standardised Approach												
					Standardised Ap	oproach								
			As of 30/09/	2022			As of 31;	12/2022						
		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 EUR, %)		77.204			57.107	65.097							
	Central governments or central banks Regional governments or local authorities	69,399 7,974	9,664	1.901		5/,10/ 8,427	65,097	2.093						
	Resional dovernments or local authorities Public sector entities	69.681	9,004	228		69.370	68.845	2,003						
	Public sector entities Multilateral Development Banks	0,001	00,114	110		0,,,,0	0,045							
	International Organisations		-											
	Institutions	8,266	45,900	9.463		9,407	48.087	9.752						
	Corporates	34,994	26,970	18,553		37,043	28,857	20,067						
	of which: SME	7,559	5,327	3,798		8,294	6,127	4,498						
	Retail	68,680	14,462	10,648		68,815	14,445	10,616						
FRANCE	of which: SME	2,942	1,636	1,029		2,984	1,718	1,070						
FRANCE	Secured by mortgages on immovable property	28,581	28,316	10,866		28,627	28,377	10,681						
	of which: SME	5,585	5,533	2,205		5,851	5,790	2,251						
	Exposures in default	1,691	623	710	699	2,020	842	978	791					
	Items associated with particularly high risk	595	553	830		522	478	717						
	Covered bonds	280 197	280 196	28		420 250	420 250	42						
	Claims on institutions and corporates with a ST credit assessment	197	196	55		250	250	81						
	Collective investments undertakings (CIU) Faulty	389	15.863	16.371		369	369	84/						
	Eduity Other evolutions	4,677	4,677	3.675		5,206	5,195	4,192						
	Other exposures Standardised Total ²	4,6/7	4,0/7	3,6/3	1.455		5,195	4,192	1,55					
	Standardised Total				1,455				47					

¹⁰ Donal resourc, utile Zoourv ake a reacted bifw labes to accur av rifet da to odd over and de relation lednase ka, substation effects).
(2) Tel vide adjutmets ed proieces per motry of moteparty exides these for accitation equivales bet indices general over this adjutmets.
Standardised Approach

						a statement of the stat			
			As of 30/09,	2022			As of 31,	12/2022	
	(mh 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
	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	1,309	648		1.236	1.224	611	
	Institutions	1,313	1,309	648		1,236	1,224	611	
	Corporates of which: SME	171	50	/3		120	55	47	
	or which: SME Retail	30	40	30			3	2	
	of which: SME	1		0		1		ů	
SPAIN	Secured by mortgages on immovable property		1	0					
	of which: SME	1	1	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly 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	9	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	24	24	24		25	25	25	
	Other evolutions Standardized Tetral ²	0	0	0		0	0	0	

Channel extrements while, in recorded before tables the interaction of the second any effect due to credit conversion factors or could rule auto-insulation advectors of the second any effect due to credit conversion factors or could rule advectoriate a due to the second any effect due to credit conversion factors or could rule advectoriate a due to the second any effect due to credit conversion factors or could rule advectoriate a due to the second any effect due to credit conversion factors or could rule advectoriate a due to the second any effect due to credit conversion factors of the advectoriate and provisions per country of counterparty excludes these for exceptional advectoriate and environments are converted and environments are environments and environments and environments are environments are environments and environments are envinter are environments are environments are envinter are environmen

					Standardised A	oproach			
			As of 30/09/	2022			As of 31/	12/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Cohi di annomenti er carba i akati Bacinal commento e for al akhi filte Bacinal commento e for al akhi filte Bacilita e formati Bacilita e formati	756 0 0 786 138 255 138 2,438 0 0 6 313 356 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,1318 0 0 305 224 9 20 20 20 22 24 20 20 2 22 22 22 22 25 6 0 0 0 2 2 32 2 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 144 155 15 15 15 15 15 15 15 2 9 15 2 0 2 2 47 7 6 0 0 0 0 0 0 0 0 0 0 0		177 0 0 310 322 1,946 1,852 0 9 9 9 56 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,112 0 0 279 247 6 1 1 8 0 0 1,840 0 3 0 0 5 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 137 208 0 0 14 208 0 0 0 137 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
1	Standardised Total ²			-	8	-	-		11

⁽¹⁾ Ostrial excess utile Excess via a reacted blow takes into account any effect due to cell conversion factors could initiation technicus (n. 2) Total viae adjustments and provisions per country of counterparty excludes these for securitation exposures but induces general credit risk adjustments.



EBA were 2023 EU-wide Transparency Exercise Cedit Risk - Sandardised Approach La Banque Postale

					Standardise	d 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 BJR, %) Central governments or central banks	77,724	87.847	5		81,284	91,469	6	
	Regional governments or local authorities	7,697	9,842	1,873		7.841	10.307	1.949	
	Public sector entities	71.407	70,866	226		68.877	68,257	290	
	Multilateral Development Banks	8		0		9	11	0	
	International Organisations	8	7	0		8	7	0	
	Institutions	13,061	51,910	11,754		12,319	51,379	11,692	
	Corporates	41,721	33,618	24,395		40,397	32,269	23,103	
	of which: SME	9,069	6,918	5,198		9,117	6,678	5,040	
	Retail	71,222	14,575	10,717		70,668	13,949	10,248	
Consolidated data	of which: SHE	2,971	1,692	1,055		2,964	1,717	1,074	
consolidated data	Secured by mortgages on immovable property	30,894	30,650	11,443		31,120	30,845	11,492	
	of which: SME	5,967	5,905	2,284		6,111	6,004	2,305	
	Exposures in default	2,091	842	973	820	2,657	1,291	1,598	866
	Items associated with particularly high risk	754	671	1,005		663	606	909	
	Covered bonds	2,017	2,017	202		1,960 866	1,960 866	196 235	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	341	389	178 876		294	294	235 601	
	Collective investments undertakinos (CLU) Equity	19,790	19,790	20,456		20.579	20.579	21.179	
	Other emosures	4,769	4,768	3.572		5.104	5.104	3.975	
	Standardised Total ²	344.093	328.340	87.675		344,645	329,193	87,473	1.688

Operating spaces, with Spaces was, a sported latfore taking also associet any effect data to make anywarise factors or well disk integration betrings (e.g. adultation effect).
 Operational Strategies and anywarise factors and anywarise factors are provided in the space and anywarise factors are adultational. Thus have been idealed under the bilansing due. Causties and contemport provide in small and anywarise factors are adultationed. Thus have been idealed under the bilansing due. Causties and contemport provides in small and anywarise of the space of the 32 bilansing due. Causties and adultation of the space of the 32 bilansing due. Causties and contemport provides gue to 37b at total signed exposure of the 32 bilansing due to adultation of the 32 bilansing due to adultation of the 32 bilansing due to adultation of the 32 bilansing due. Causties and causties are bilansing due to adultation of the 32 bilansing due to adultation of the 32 bilansing due to 37b at total signed exposures or Tep 32 causties metabeled or adultation of the 32 bilansing due to 32 bilansin

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	69,904	77,968	0		73,486	81,617 9,896	0	
	Regional governments or local authorities Public sector entities	7,342 71.405	9,480 70,865	1,865		7,478 68.876	9,896	1,941 290	
	Public sector entities Multilateral Development Banks	71,406	/0,003	225		00,070	00,230	290	
	International Organisations	0	ō	0		0		0	
	Institutions	9,133	48,405	10,087		8,261	47,607	9,990	
	Corporates	37,065	29,504	21,263		35,571	28,018		
	of which: SME	8,490	6,415	4,783		8,524	6,155		
	Retail	69,200 2.945	14,492	10,657		68,686 2,939	13,869	10,191 1.065	
FRANCE	of which: SME Secured by mortgages on immovable property	2,945	1,676	1,095		2,939	1,701 28.884	1,065	
	of which: SME	5,955	5.894	2,281		6,100	20,00%	2,302	
	Exposures in default	2,031	820	941	819	2,577	1,247	1,534	
	Items associated with particularly high risk	492	459	689		512	456	684	
	Covered bonds	472	472	47		504	504	50	
	Claims on institutions and corporates with a ST credit assessment	262	261	83		412	412	97	
	Collective investments undertakings (CIU)	351	351	816		247	247	529	
	Equity	19,634	19,634	20,290		20,417	20,417	21,007	
	Other exposures	4,769	4,768	3,572	1.561	5,104	5,104	3,975	1.62
	Standardised Total ²				1,561				1,6.

					Standardisi	ed Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mh B.R. %)	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
	Central governments or central banks	3,257	3,257	0		3,257	3,256	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	168	107	91		156	92	79	
	of which: SME	52	47	40		49	47	39	
	Retail	2	1	0		1	1	0	
SPAIN	of which: SME	1	0	0		1	0	0	
JIAN	Secured by mortpages 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	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	93	93	9		96	96	10	
	Claims on institutions and corporates with a ST credit assessment	47	47	11		171	171	44	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty Other emonances	25	25	25		25	25	25	
	Standardised Total ²	,	, in the second s		2	0	0	0	
	Sundardiard Total	(1) Original concerns with E	manues when it executed hele	taking into present new office	t due to confit communicat factor	rs or credit risk mitigation techn	inne (e.e. exhibitation effects		
		(2) Total value adjustments ar	d provisions per country of co	interparty excludes those for se	curtisation exposures but inclu	des general credit risk adjustme	rts.		

					Standardis	ed Approach			
			As of 31)	03/2023			As of 30	/06/2023	
	(mb 1988, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central anomanutar or cantral banks Reconstructions and constructions of the constructions Multicent Development Banks Institutions Institutions Constructional of constructions Reconstructional Constructions Reconstructional Constructions Constructions Constructions Reconstructions Constructions Rec	177 0 0 263 414 10 1.884 0 1.894 8 0 5 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,052 0 0 0 222 3000 14 0 1,8% 0 0 5 3 5 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 111 246 8 10 0 57 2 0 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		177 0 0 0 0 281 185 0 1.85 0 1.85 0 0 1.85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,022 0 0 0 238 2390 180 12 0 1,863 3 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
	Standardised Total ³				14				19

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to eveit conversion or event risk mitigation tachrique
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general eveit risk adjustments.

Credit Risk - IRB Approach

La Banque Postale

							IRB Ap	proach					
				As of 30/	09/2022					As of 31/	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	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
Consolidated data	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		

⁽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.



Credit Risk - IRB Approach

La Banque Postale

							IRB Ap	proach							
				As of 31/	03/2023					As of 30/	06/2023				
		Original	Original Exposure ¹		Original Exposure ¹		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	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		
Consolidated data	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				

⁽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.





			La Banque Postale											
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sł	ieet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [[10Y - more Total	Austria													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y]	Belgium	100 100 27 00 1,033 285 1,365	100 100 27 0 1,031 285 1,363			11	0 0 0 10 7 0 0 1,031 0 2,85 7 1,325					0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	دەن. 	1,303											
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10Y - more Total	Estonia													



							La Banque Postale							
							As of 31/12/2022							
						Dire	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Finland													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [France	65,611 2,664 492 280 1,055 512,186 9,822 92,132	492 280 1 055	0 0 0 2 3 3 5		10 0 67 54 76 72 0 279	65,474 2,465 114 226 978 12,088 8,510 90,175	0 0 1 0 25 96 122	0 0 20 0 140 444 604	0 0 1 0 14 41 56	0 0 14 0 156 221 390	426 2.104 100 246 28 12 1.362 4,279	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
15Y - 10Y I 10Y - more Total 1 0 - 3M I 1 3M - 1Y I 1 3Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I 1 5Y - 10Y I 1 0Y - more Total 1 0 - 28 I	Germany	0 0 11 822 527 0 1,431	0 0 11 872 527 0	0 0 0 0 0 6 2 0			0 0 0 865 526 0 1,392					0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Croatia													
Total [0-3M] [3M] - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
To - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Hungary													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Ireland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							La Banque Postale							
							As of 31/12/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [10Y-10Y] [11Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y] [2Y-2Y]	Lithuania													
[10Y - more	Luxembourg					0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 126 51 0	0 0 0 126 51 0 177				0 0 126 51 0 177			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]	Poland										U	U		
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 0 582 886 1,450	0 0 0 0 582 887 1,448				0 0 0 0 0 582 867 1,448			0 0 0 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	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							La Banque Postale							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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] [10Y-more Total [0-3M]	Spain	0 0 0 0 1,207 2,097 3,309	0 0 0 1.206 2.096 3.302				0 0 0 1,206 2,096 3,302		0 0 0 0 0 0 0 0 0	0 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 - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Norway													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
10231 10-3M1 13M-1Y1 1Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Canada	0 0 81 18 23 57 0 279 279	23 57 0			((81 114 25 31 (253	0 26 0							
1001 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong		279			233	20							



							La Banque Postale							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Japan	0 0 92 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		() () () () () () () ()) () (0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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	U.S.													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 6 8 41 0 0 0 0 0	0 0 3 8 41 0 0 0) (8 41 ((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	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	6 33 16 16 25 25	0 33 9 9 16 0 5 25 0 25											
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA			¥		22				*	*	*		
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	Ĩ I
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	٥	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	ountry / Region Total gross carrying amount of non-derivative financial assets (net of sets) (not of		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													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 0 6 7 7 1 1 3	0 0 6 0 7 1 1 3	0 0 0 7 7 7 7										0 0 0 0 0 0 0 0 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 lease 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). Insepactive of the denomination and or accounting dastification of the positions the connonic 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

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.

Lach America: Argentina, Balts, Bolivia, Bazil, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Bohnica, Baltados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Faraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Mexico, Nicarisgua, Panama, Paraguay, Penu, S.: Nitts and Nexis, S.: Lucia, S.: Uncent and the Genadines, Suriname, Timidia and Tobago, Uruguay, Venzuela, Ardigua And Barbuda, Anaba, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Bahanas, Barbados, Cayman, Haitt, Honduras, Jamaka, Barbados, Cayman, Haitte, Nexis and Xueles, Haitte, Honduras, Jamaka, Barbados, Cayman, Haitte, Honduras, Jamaka, Honduras, Jamaka, Barbados, Caym

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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



			La Banque Postale											
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [[10Y - more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more	Belgium	100 22 47 873 00 1,346	0	0		21) 10) 0 3 0 0 0 0 478 0 830 0 80 0 0 1,318							
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		1,990				1,318							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [5Y - 10Y [[10' - more Total	Estonia													



							La Banque Postale							
							As of 30/06/2023							
						Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	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] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	64944 2,618 343 1,875 14,520 8,274 93,593	64,944 2,618 558 343 1,875 14,520 8,733 93,591			0 0 59 57 62 48 48 0 48 0 0 273	64,921 2,438 494 281 1,807 14,438 8,266 92,545	0 0 1 0 24 92 118	0 0 20 0 119 317 456	0 0 1 0 13 43 55	0 0 8 7 132 249 396	1,470 1.528 263 4 48 11 1.291 4,614		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	Germany	0 0 11 867 526 0 1,404	0 0 11 867 526 0 1,404				0 0 0 867 526 0 1.393		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	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
Total Total [0-3Mf [3M-1Yf [1Y-2Yf [2Y-3Yf [5Y-10Yf [10Y-more Total	Hungary													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							La Banque Postale							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	4
												Off-balance sh	eet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial a	ssets by accounting portfolic	,	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-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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg					0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 0 125 5 1 0 177	0 0 0 126 51 0 177				0 0 126 51 0 127		000000000000000000000000000000000000000	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]	Poland													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 0 577 93 1,490	0 0 0 0 5% 912 1,488				0 0 0 0 576 912 1,488		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	Romania		1/108				2,400							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							La Banque Postale							
							As of 30/06/2023							
						Dire	t exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolic		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] [10Y-more Total	Spain	0 0 0 0 1,204 2,053 3,257	0 0 0 1.204 2.053 3.257				0 0 0 1,204 2,053 3,257		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-34] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
Total Total [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
10231 10-3M1 13M-1Y1 1Y-2Y1 12Y-3Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Canada	0 82 19 9 9 5 88 89 0 313	0 82 119 5 89 0 313			0 0 82 9 119 9 5 9 31 0 255	0 0 0 0 0 58 0 58							
10-3M [[3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong		313	°			30	•						



							La Banque Postale							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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] [10Y-more Total	Japan	0 0 83 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 82 0 0 0 0 82			() () () () () () () () () () () () () (0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		D D D D D D D D D
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	34 6 4 17 7 0 32 2 2	34 6 4 17 0 32 0 2			34 6 17 ((((0 0 0 0 0 0 0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA					80				U				, b
10041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Total gross carrying amount of non- non-derivative fina		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										
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others		0 0 6 0 0 0 1 7						0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 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 lease 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Insepective of the demonstation and or accounting destification of the positions the economic substance sovere the form must be used as a criteria for the demonstration of the exposures to be included in this column. This them does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual counting in the type restration regional soveragines (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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.

Lach America: Argentos, Beitz, Bolive, Beal, Chile, Colombia, Cotab Roa, Domnica, Domnica, Domnica, Domnica, Domnica, Domnica, Boundor, Eduador, E Statemala, Guadora, Hall, Honduras, Jamaka, Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, St. St. State Methom, Venexuela, And Sarbuda, Surina Mexko, Necaragia, Panama, Paragiay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidal and Tabago, Unguay, Venexuela, Ardgua And Sarbuda, Anaba, Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, ES Martineze, Peter Rob, State State Methom, Venexuela, And Sarbuda, Sarbados, Colas, Richador, Guador, E State State Method, Nata Baharas, Barbados, Cayman, Island, Cuba, Fend Guanta, Guador, E State State Method, Sarbado, Sarbados, Guadora, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Cayman, Island, Sarbados, Cayman, Island, Sarbados, Sarbados, Sarbados, Sarbados, Sarbados, Cayman, Island, Sarbados, Sarbados,

Africe: Agencis, Egyody, Morocco, South Africa, Angola, Bernin, Bottomana, Bartinian Fazo, Bhurnel, Cameron, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guinea, Ertres, Ethopia, Gabro, Gambia, Giana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Nalawi, Mali, Mauritania, 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 institutors applying nGAAP

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

	Ast d 000/2022 Ast d 000/2022 On some compliant amount Accomabate impairment, accomabate sing blin changes in fait One compliant amount, Nessing amount, Nesing amount, Nessing amount, Nesing amount, Nessing a																	
		Gross car	rrying amount/ Nomina	al amount		Accumulated impa value due to credi	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp value due to cree	airment, accumulated ne lit risk and provisions ⁴	tgative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	•	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	1	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposure
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ¹			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	52,793	0	C	0	0	0	0	0	0	38,740	0	0	0	0	0	0		D
Debt securities (including at amortised cost and fair value)	38,006	0	c	• •	0	72	0	0	0	39,344	0	30	30	30	43	25	25	5
Central barks	0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0		0
General governments	24,743	0	0	0	0	3	0	٥	0	26,087	0	0	0	0	4	0	0	0
Credit institutions	9,407	0	0	0 0	0	22	0	0	0	9,810	0	0	0	0	0	0		0
Other financial corporations	2,845	0	0	0 0	0	19	0	0	0	2,750	0	0	0	0	21	0	0	0
Non-financial corporations	1,010	0	0	0 0	0	28	0	0	0	697	0	30	30	30	18	25	25	5
Loans and advances(including at amortised cost and fair value)	193,838	113	1,757	1,757	1,757	683	703	703	452	194,033	218	2,086	2,086	2,086	699	761	761	1 51
Central banks	0	0	0	0	0	0	0	٥	0	0	0	0	0	0	0	0		0
General governments	73,367	0	23	23	23	6	5	5	0	72,975	35	116	116	116	4	16	16	6
Credit institutions	372	0		0 0	0	3	0	a	0	272	0	0	0	0	0	0		0
Other financial corporations	7,109	5	64	4 64	64	39	0	٥	٥	4,494	0	15	15	15	45	0		0
Non-financial corporations	32,715	15	611	611	611	321	190	190	119	34,303	81	873	873	873	358	216	216	6 16
of which: small and medium-sized enterprises	8,822	7	215	219	219	77	84	84	59	9,577	17	268	268	268	95	73	7:	3 7
of which: Loans collateralised by commercial immovable property	6,936	3	43	42	42	43	13	13	21	6,867	10	61	61	61	45	18	18	8 3
Households	80,274	93	1,058	3 1,058	1,058	314	508	508	332	81,989	101	1,082	1,082	1,082	291	529	52	9 34
of which: Loans collateralised by residential immovable property	26,085	38	288	3 288	288	119	127	127	161	25,637	31	292	292	292	111	128	128	8 16
of which: Credit for consumption	5,873	26	384	384	384	105	226	226	0	5,969	37	377	377	377	93	239	23	9
DEBT INSTRUMENTS other than HFT	284,636	113	1,757	1,757	1,757	755	703	703	452	272,118	218	2,116	2,116	2,116	742	786	786	6 51
OFF-BALANCE SHEET EXPOSURES	67,042		35	35	35	118	5	5	0	65,198		49	49	49	111	11	11	1

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA LINGTAN

EBA SUBJECT

2023 EU-wide Transparency Exercise

Performing and non-performing exposures La Banque Postale

1					As of 31/03/2023								value due to credit risk and provisions' Colla					
-		Gross ca	rrying amount/ Nominal amou	nt		Accumulated imp value due to cree	pairment, accumulated no fit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	lamount		Accumulated im value due to cre	pairment, accumulated no dit risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing ut past due >30 days	Of whic	:h non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	or w	which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ⁸	
balances at central banks and other demand deposits	52,639	0	0	0	0	0	0	6	0	51,764	0	0	0	0	0	0		
securities (including at amortised cost and fair value)	41,222	0	30	30	30	46	25	25	. o	43,061	0	30	30	30	76	25	25	
Central banks	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		
General governments	28,207	0	0	0	0	2	0		0	29,365	0	0	0	0	2	0		
Credit institutions	9,529	0	0	0	0	1	0		0 0	10,225	0	0	0	0	1	0		
Other financial corporations	2,682	0	0	0	0	25	0		0	2,684	0	0	0	0	43	0		
Non-financial corporations	804	0	30	30	30	18	25	21	0	787	0	30	30	30	30	25	2	5
is and advances(including at amortised cost and fair value)	193,594	387	2,153	2,153	2,153	683	779	775	513	196,042	219	2,468	2,468	2,468	668	827	823	763
Central banks	0	0	0	0	0	0	0		• •	0	0	0	٥	0	0	0		
General governments	75,555	105	149	149	149	5	17	17	, o	74,959	0	251	251	251	7	13	1	8 0
Credit institutions	818	0	0	0	0	0	0		• •	1,010	0	0	0	0	1	. 0		
Other financial corporations	2,626	0	42	42	42	45	0		• •	4,275	0	10	10	10	73	1		
Non-financial corporations	31,475	180	869	869	869	349	223	22	167	32,173	125	1,089	1,089	1,089	316	269	26	40
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	9	5 18
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	2	16
Households	83,120	100	1,093	1,093	1,093	284	539	535	346	83,625	93	1,119	1,119	1,119	272	543	54	36
of which: Leans collateralised by residential immovable property	25,854	32	288	288	288	109	129	125	158	27,070	33	298	298	298	97	131	13	16
of which: Credit for consumption	6,069	38	382	382	382	91	241	24	. 0	6,199	36	378	378	378	101	240	24	a (
INSTRUMENTS other than HFT	287,455	387	2,183	2,183	2,183	729	804	804	513	290,867	219	2,499	2,499	2,499	744	852	852	763
BALANCE SHEET EXPOSURES	63,709		48 to Article 47a(3) of Regulation (EU) No	48	48	100	11	11	0	63,392		108	108	108	106	11	11	

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	exposures with forbearance value due to credit risk and								As of 31/	12/2022		
			Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr	mpairment, hanges in fair edit 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	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)	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 offbalance 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.

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

La Banque Postale

			As of 31/	03/2023			As of 30/06/2023									
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	received on e	nancial guarantees exposures with ce 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	C	0				
Central banks	0	0	0	0	0		0	0	0	0	C					
General governments	0	0	0	0	0		0	0	0	0	C					
Credit institutions	0	0	0	0	0		0	0	0	0	C	b				
Other financial corporations	0	0	0	0	0		0	0	0	0	C					
Non-financial corporations	0	0	0	0	0		0	0	0	0	C					
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	C	0 0				
General governments	0	0	0	0	0	0	0	0	0	0	C	0 0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	C	0 0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	C	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	C					
Households	526	298	177	171	271	72	522	301	178	173	268	3 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				
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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Par1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the offbalance 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.

commitments are prevailing on a since the in provision 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 deposite of box.

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

	As of 30/09/2022						AS OF 31/12/2022						As of 31/03/2023						AS OT 30/06/2023						
	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	Gross carrying amount				A	Accumulated		
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ^a	negative changes in fair value due to credit risk on non-performing exposures ¹	
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 guarrying	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	10	10	782	10	0	782	7	7	782	8	0	740	7	7	740	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	120	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	34,303	873	873	34,303	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 oxposures' 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 66.01), which follows a sign convention based on a credit/distic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (CI) 2021/1971 TS of Supervisor reporting.

