



2021 EU-wide Transparency Exercise

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

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

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Key Metrics

La Banque Postale

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	15,078	17,461	17,426	17,777	C 01.00 (r020,c010)	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	15,078	17,461	17,426	17,777	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	15,828	18,211	18,176	18,521	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	15,828	18,211	18,176	18,521	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	18,083	20,961	20,676	21,262	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,083	20,961	20,676	21,262	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	85,818	85,532	86,161	87,987	C 02.00 (r010,c010)	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	85,818	85,532	86,161	87,987	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.57%	20.42%	20.23%	20.20%	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	17.57%	20.42%	20.23%	20.20%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.44%	21.29%	21.10%	21.05%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.44%	21.29%	21.10%	21.05%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.07%	24.51%	24.00%	24.17%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.07%	24.51%	24.00%	24.17%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	301,280	297,421	307,131	274,814	C 47.00 (r300,c010)	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	5.25%	6.12%	5.92%	6.74%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	15,828	18,211	18,176	18,521	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	15,828	18,211	18,176	18,521	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	301,280	297,421	307,131	274,814	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	301,280	297,421	307,131	274,814	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.3%	6.1%	5.9%	6.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	6.1%	5.9%	6.7%	[A.2]/[B.2]	

(mto EUR, %)			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	18,083	20,961	20,676	21,262	C 01.00 (y01c0100)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	15,078	17,461	17,426	17,777	C 01.00 (y02c0100)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	6,831	6,831	6,831	6,831	C 01.00 (y02c0100)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 41 of CRR
	A.1.2	Retained earnings	3,970	5,377	1,320	976	C 01.00 (y10c0100)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-357	445	284	621	C 01.00 (y06c0100)	Articles 4(10), 26(1) point (c) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	6,018	6,012	10,076	10,545	C 01.00 (y20c0100)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (y21b0100)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (y23b0100)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-303	-216	-223	-314	C 01.00 (y20b0100)	Articles 12 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-923	-896	-726	-722	C 01.00 (y30a0100) + C 01.00 (y34b0100)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-23	-25	-25	-77	C 01.00 (y37c0100)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (y38b0100)	Articles 36(1) point (c), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (y39b0100)	Articles 4(10), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (y40c0100)	Articles 4(22), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (y40b0100)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (y40b0100) + C 01.00 (y40b0100) + C 01.00 (y47c0100) + C 01.00 (y47c0100)	Articles 4(36), 36(1) point (d) (i) and 88 to 91 of CRR, Articles 36(1) point (d) (i), 24(2) point (b) and 258 of CRR, Articles 36(1) point (d) (i) and 276(1) of CRR, Articles 36(1) point (d) (i) and 155(9) of CRR and Articles 36(1) point (d) (i) and 155(6) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (y40b0100)	Articles 36(1) point (d) (i), 24(2) point (b), 24(2) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (y40b0100)	Articles 4(27), 36(1) point (f), 43 to 46, 48 (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 (y40b0100)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (y40b0100)	Articles 4(27), 36(1) point (f), 43, 45, 47, 48(1) point (b), 48(2) (1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (y51c0100)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (y51c0100)	Article 36(1) point (e) and Article 49c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (y51c0100)	Article 36(1) point (e) and Article 132(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (y51c0100)	Article 36(1) point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (y52c0100)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-125	-67	-109	-83	C 01.00 (y52b0100)	-
	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 (y22b0100)	Articles 48(3) to (7), and 48a to 48f of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (y24b0100)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (y52b0100)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	750	750	750	744	C 01.00 (y53b0100)	Article 45 of CRR
	A.2.1	Additional Tier 1 Capital instruments	750	750	750	744	C 01.00 (y54b0100) + C 01.00 (y67b0100)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (y72b0100)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (y68b0100) + C 01.00 (y70b0100) + C 01.00 (y70b0100) + C 01.00 (y74b0100) + C 01.00 (y74b0100)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (y68b0100) + C 01.00 (y68b0100) + C 01.00 (y73b0100)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,828	18,211	18,176	18,521	C 01.00 (y61c0100)	Article 25 of C

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosures.

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Overview of Risk exposure amounts

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(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	72,585	73,843	74,028	75,358	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	72,585	73,843	74,028	75,358	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,175	1,395	1,290	1,788	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	324	293	235	367	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	56	54	107	165	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,172	683	1,235	1,045	C 02.00 (R520, c010)
Of which the standardised approach	1,172	683	1,235	1,045	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	9,504	9,265	9,265	9,265	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	9,504	9,265	9,265	9,265	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	85,818	85,532	86,161	87,987	

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.

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P&L

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(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	2,905	3,886	951	1,885
Of which debt securities income	419	530	108	210
Of which loans and advances income	2,046	2,742	674	1,335
Interest expenses	1,300	1,726	436	890
(Of which deposits expenses)	900	1,237	311	655
(Of which debt securities issued expenses)	198	247	40	101
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	3
Net Fee and commission income	2,007	2,706	716	1,443
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	-1,200	-1,126	34	37
Gains or (-) losses on financial assets and liabilities held for trading, net	17	45	34	64
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-20	-35	-4	3
Gains or (-) losses from hedge accounting, net	-1	0	0	0
Exchange differences (gain or (-) loss), net	28	28	6	13
Net other operating income / (expenses)	-29	-37	-12	-16
TOTAL OPERATING INCOME, NET	2,409	3,743	1,290	2,541
(Administrative expenses)	3,110	4,237	1,097	2,183
(Cash contributions to resolution funds and deposit guarantee schemes)	70	83	79	94
(Depreciation)	198	270	135	231
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	51	116	22	-36
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	29	71	22	-9
(Other provisions)	22	45	0	-27
Of which pending legal issues and tax litigation ¹	0	2	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	235	536	20	105
(Financial assets at fair value through other comprehensive income)	2	5	3	8
(Financial assets at amortised cost)	233	531	17	97
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	116	-72	-111
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	4,578	4,578	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,058	1,245	141	288
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	4,380	4,209	151	364
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,251	4,197	62	289
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,251	4,197	62	289
Of which attributable to owners of the parent	4,240	4,155	59	282

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	41,562				2,221				54,820				61,510				IAS 1.54 (i)
Financial assets held for trading	10,654	2,141	8,513	0	7,284	1,483	5,801	0	4,928	2,197	2,731	0	4,363	1,717	2,646	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	776	136	298	342	810	171	301	338	825	172	306	348	660	122	172	366	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,724	13,078	317	328	13,896	12,802	703	391	13,415	12,331	687	396	12,515	11,266	854	395	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	222,055				261,428				219,650				216,462				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,574	0	1,574	0	1,443	0	1,443	0	1,235	0	1,235	0	1,112	0	1,112	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6
Fair value changes of the hedged items in portfolio hedge of interest rate risk	246				220				184				158				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	16,639				17,598				17,955				17,199				
TOTAL ASSETS	307,229				304,899				313,012				313,980				IAS 1.9(a), IAS 6

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

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	13,107	294	0	-2	-3	0	13,310	203	0	-4	-4	0	12,858	172	0	-5	-7	0	11,919	218	0	-4	-12	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	23,686	257	0	-3	-13	0	23,633	246	15	-6	-18	-6	25,582	278	0	-6	-29	0	23,668	260	0	-7	-24	0	Annex V.Part 1.31, 44(b)
	Loans and advances	192,439	5,038	1,636	-131	-207	-647	226,553	10,618	1,611	-167	-430	-620	183,659	9,836	1,545	-176	-415	-623	182,491	9,717	1,629	-171	-460	-641	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	914	974	747	700	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	1,062	1,215	1,349	1,438	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	280,240	276,884	285,228	286,145	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	730	684	588	534	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	795	726	645	574	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	386	440	451	404	IAS 37.10; IAS 1.54(l)
Tax liabilities	100	103	114	116	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	4,047	4,171	4,289	4,117	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	288,275	285,197	293,412	294,029	IAS 1.9(b); IG 6
TOTAL EQUITY	18,955	19,702	19,600	19,950	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	307,229	304,899	313,012	313,980	IAS 1.IG6

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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		1,644	1,658	1,335	1,234	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	6,163	6,732	7,214	7,195	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,600	4,100	2,411	3,402	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,099	3,573	1,682	2,390	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	24,923	25,468	29,435	26,711	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	871	805	1,026	969	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	25,085	18,650	18,184	17,104	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,143	4,829	6,142	6,425	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	10,504	9,464	10,323	10,840	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,729	5,986	5,894	6,217	ECB/2013/33 Annex 2.Part 2.9.1
	Households	187,238	187,883	190,577	192,465	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	71,907	71,917	73,545	75,169	Annex V.Part 1.42(f), 44(c)
Debt securities issued		23,651	25,677	28,323	29,706	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,120	2,823	3,311	2,777	Annex V.Part 1.37
Other financial liabilities		137	126	111	161	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		282,947	279,757	287,912	288,817	

2021 EU-wide Transparency Exercise

Market Risk

La Banque Postale

(min EUR)	SA		IM											IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020											
Traded Debt Instruments	1,096	636	0	0	0	0							0	0	0	0								
Of which: General risk	396	184	0	0	0	0							0	0	0	0								
Of which: Specific risk	700	452	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	76	47	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,172	683	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021											
Traded Debt Instruments	952	832	0	0	0	0							0	0	0	0								
Of which: General risk	306	277	0	0	0	0							0	0	0	0								
Of which: Specific risk	646	555	0	0	0	0							0	0	0	0								
Equities	218	212	0	0	0	0							0	0	0	0								
Of which: General risk	218	212	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	65	1	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	1,235	1,045	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data	Central governments or central banks	65,568	62,372	14	67,637	74,835	16	
	Regional governments or local authorities	9,714	26,144	1,947	10,159	11,421	2,192	
	Public sector entities	74,709	73,720	239	74,488	73,699	238	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	20,074	49,960	12,431	19,835	49,528	11,788	
	Corporates	23,835	26,425	20,352	23,888	25,845	20,456	
	of which: SME	5,395	3,888	3,144	5,747	3,862	3,413	
	Retail	63,522	14,261	10,474	64,137	14,946	10,469	
	of which: SME	2,464	1,370	781	2,351	1,372	784	
	Secured by mortgages on immovable property	27,210	27,065	11,095	28,026	27,838	11,376	
	of which: SME	3,771	3,706	1,779	4,085	4,022	1,896	
	Exposures in default	1,714	678	752	1,644	642	710	602
	Items associated with particularly high risk	1,053	966	1,448	1,059	990	1,472	
	Covered bonds	2,424	2,418	242	2,355	2,354	235	
	Polices on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	227	204	204	264	260	260	
	Equity	12,165	12,159	12,742	13,635	13,632	14,386	
	Other exposures	3,559	3,559	2,664	3,536	3,526	2,642	
	Standardised Total ⁴	315,174	294,003	74,753	320,075	299,187	75,231	1,400

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Exposure value includes the Guarantees method unless in the scope rule in the 2018 exercise.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE	Central governments or central banks	57,876	64,240	0	58,530	66,491	0	
	Regional governments or local authorities	3,338	9,360	1,931	9,721	10,952	2,381	
	Public sector entities	74,707	73,728	237	74,485	73,697	236	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	11,439	42,361	9,107	11,398	42,791	8,891	
	Corporates	32,386	26,994	39,139	31,060	24,154	17,853	
	of which: SME	5,095	3,550	2,879	5,346	3,648	3,127	
	Retail	63,053	14,059	10,361	63,854	14,037	10,394	
	of which: SME	2,485	1,364	779	2,544	1,367	781	
	Secured by mortgages on immovable property	22,495	22,353	9,799	24,271	24,086	10,596	
	of which: SME	3,757	3,714	1,775	4,071	4,008	1,896	
	Exposures in default	1,573	632	769	1,540	619	685	513
	Items associated with particularly high risk	862	781	1,172	889	789	1,171	
	Covered bonds	1,060	1,059	186	1,072	1,071	107	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	185	170	170	203	199	199	
	Equity	15,846	15,844	12,427	15,523	15,520	14,014	
	Other exposures	1,559	1,559	2,664	1,526	1,526	2,642	
	Standardised Total ⁴	315,174	294,003	74,753	320,075	299,187	75,231	1,390

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
NETHERLANDS	Central governments or central banks	177	177	0	176	176	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	633	79	31	580	95	36	
	Corporates	142	174	123	157	153	111	
	of which: SME	18	12	10	17	14	12	
	Retail	202	201	150	178	177	132	
	of which: SME	1	0	0	1	0	0	
	Secured by mortgages on immovable property	3,647	3,647	1,276	3,657	3,655	1,279	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	2	2	2	2	2	2	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴	315,174	294,003	74,753	320,075	299,187	75,231	1

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SPAIN	Central governments or central banks	1,973	1,973	0	2,103	2,103	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	1,025	968	484	985	936	394	
	Corporates	99	77	74	109	95	89	
	of which: SME	41	26	23	46	31	26	
	Retail	1	0	0	1	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	20	20	20	20	20	20	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	47	46	46	50	50	50	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴	315,174	294,003	74,753	320,075	299,187	75,231	8

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2020				As of 31/12/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	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	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a < 1T credit assessment	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	
	Other exposures	0	0	0	0	0	0	
	Standardised Total ⁴	315,174	294,003	74,753	320,075	299,187	75,231	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 (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions our country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions our country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions our country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

La Banque Postale

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	78,030	85,438	14		86,642	94,589	14	
	Regional governments or local authorities	8,594	9,793	1,282		8,793	10,113	1,328	
	Public sector entities	75,801	74,021	230		72,180	71,234	261	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	8	8	0		8	8	0	
	Institutions	17,097	48,744	11,653		11,892	45,087	10,003	
	Corporates	216,039	25,340	19,494		26,497	20,094	20,337	
	of which: SME	5,952	4,154	3,531		6,518	4,744	3,444	
	Retail	94,439	14,551	10,654		65,077	15,166	11,086	
	of which: SME	2,656	1,402	820		2,697	1,500	801	
	Secured by mortgages on immovable property	28,603	28,419	11,577		28,394	28,155	11,610	
	of which: SME	4,080	4,021	1,900		4,386	4,224	1,879	
	Exposures in default	1,636	645	715	607	1,697	686	761	629
	Items associated with particularly high risk	1,064	1,555	1,562		651	945	967	
	Covered bonds	1,496	1,496	150		1,353	1,353	135	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		178	175	155	
	Covered bonds	263	263	263		613	613	3,041	
	Claims on institutions and corporates with a 5Y credit assessment	13,613	13,613	14,268		13,155	13,155	13,509	
	Equity	3,861	3,861	2,053		3,752	3,752	2,055	
	Other exposures								
	Standardised Total ⁴	338,083	398,647	75,317	1,291	336,655	314,077	77,542	1,355

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	68,468	75,507	0		71,114	83,852	0	
	Regional governments or local authorities	8,118	9,360	1,854		8,348	9,738	1,900	
	Public sector entities	75,798	74,919	238		72,179	71,233	240	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,789	42,244	9,025		2,712	41,257	8,291	
	Corporates	31,720	24,042	17,766		30,602	25,047	17,805	
	of which: SME	5,586	3,845	3,256		6,100	4,380	3,155	
	Retail	64,161	14,241	10,499		64,601	15,086	11,038	
	of which: SME	2,647	1,445	826		2,684	1,500	885	
	Secured by mortgages on immovable property	24,694	24,873	10,259		25,744	25,538	10,465	
	of which: SME	4,074	4,018	1,895		4,370	4,307	1,894	
	Exposures in default	1,538	623	692	589	1,603	665	739	611
	Items associated with particularly high risk	876	871	1,307		349	343	514	
	Covered bonds	236	236	24		234	234	23	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		125	123	394	
	Collective investments undertakings (CIU)	200	200	200		519	519	2,887	
	Equity	13,114	13,114	13,969		12,849	12,849	13,471	
	Other exposures	3,051	3,051	2,482		3,753	3,753	2,055	
	Standardised Total ⁴				1,194				1,350

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	195	176	0		177	1,511	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	620	190	92		502	228	104	
	Corporates	121	129	128		182	171	154	
	of which: SME	6	5	4		20	16	12	
	Retail	159	137	118		1,368	31	23	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	3,603	3,851	1,278		2,438	2,434	852	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				4				10

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	3,104	3,104	0		3,161	3,161	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	666	661	326		570	567	283	
	Corporates	100	89	83		109	95	86	
	of which: SME	41	27	1		46	42	1	
	Retail	1	1	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	0		1	1	0	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	20	20	20		20	20	20	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		3	3	3	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	36	36	36		24	24	24	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				2				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	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	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AIVs) and other own funds reduction exposures, but includes general credit risk adjustments.

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA6) and other own funds reduction exposures, but includes general credit risk adjustments

(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)

(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)

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		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
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(mln EUR, %)												
	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	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	0	0
	Other non credit-obligation assets												
	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.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
	(mln EUR, %)	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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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.

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2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2020

		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								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	Japan	419 55 0 0 0 0 0 474	419 55 0 0 0 0 0 474	419 55 0 0 0 0 0 474	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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 0 0 0 9 47 0 56	0 0 0 0 9 47 0 56	0 0 0 0 9 47 0 56	0 0 0 0 0 0 0 0	0 0 0 0 0 47 0 56	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 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	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other advanced economies non EEA	0 0 34 28 0 0 62	0 0 34 28 0 0 62	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 34 28 0 0 62	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	Other Central and eastern Europe countries non EEA													
[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	0 0 0 0 0 5 0 5	0 0 0 0 0 5 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 5 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 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		5 0 0 0 0 0 0 5	5 0 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	5 0 0 0 5 0 0 5	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		1	1	0	0	0	1	0	0	0	0	0	0	0		
Total		1	1	0	0	0	1	0	0	0	0	0	0	1		
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	66	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		6	6	0	0	6	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more		4	4	0	0	0	4	0	0	0	0	2	0	0		
Total		10	10	0	0	6	4	0	0	0	0	68	0	70		

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

[illegible]

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(min EUR)

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

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As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	81	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		6	6	0	0	6	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4	4	0	0	0	4	0	0	0	0	2	0	85	
		10	10	0	0	6	4	0	0	0	0	83	0		

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

La Banque Postale

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	40,667	0	0	0	0	0	0	0	0	938	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	38,067	0	0	0	0	21	0	0	0	38,162	0	15	15	15	33	6	6	6	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25,123	0	0	0	0	1	0	0	0	25,149	0	0	0	0	1	0	0	0	0	0
Credit institutions	9,947	0	0	0	0	3	0	0	0	9,845	0	0	0	0	2	0	0	0	0	0
Other financial corporations	1,817	0	0	0	0	1	0	0	0	2,026	0	15	15	15	4	6	6	6	0	0
Non-financial corporations	1,180	0	0	0	0	16	0	0	0	1,141	0	0	0	0	26	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	199,113	167	1,636	1,636	1,636	338	647	647	544	238,782	261	1,611	1,611	1,611	598	620	620	559		
Central banks	0	0	0	0	0	0	0	0	0	41,500	0	0	0	0	0	0	0	0	0	0
General governments	78,035	7	30	30	30	1	0	0	0	77,611	8	36	36	36	2	0	0	0	0	0
Credit institutions	5,557	0	0	0	0	1	0	0	0	3,308	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14,227	32	0	0	0	8	0	0	0	13,374	0	0	0	0	23	0	0	0	0	0
Non-financial corporations	28,338	57	444	444	444	134	176	176	129	28,944	163	419	419	419	335	140	140	154		
of which: small and medium-sized enterprises at amortised cost	6,240	14	83	83	83	42	48	48	87	6,215	39	96	96	96	58	59	59	8		
of which: Loans collateralised by commercial immovable property at amortised cost	5,255	7	37	37	37	15	8	8	29	5,601	10	42	42	42	34	18	18	24		
Households	72,956	71	1,161	1,161	1,161	194	470	470	415	74,045	89	1,156	1,156	1,156	238	480	480	404		
of which: Loans collateralised by residential immovable property at amortised cost	21,691	20	296	296	296	56	114	114	182	22,409	23	294	294	294	74	118	118	175		
of which: Credit for consumption at amortised cost	5,431	33	408	408	408	84	220	220	0	5,463	37	410	410	410	92	221	221	0		
DEBT INSTRUMENTS other than HFT	277,846	167	1,636	1,636	1,636	359	647	647	544	277,882	261	1,626	1,626	1,626	630	626	626	559		
OFF-BALANCE SHEET EXPOSURES	62,735		37	37	37	68	3	3	0	59,049		35	35	35	96	3	3	0		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

La Banque Postale

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	53,818	0	0	0	0	0	0	0	0	0	60,573	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	39,660	0	0	0	0	47	0	0	0	0	36,662	0	0	0	0	47	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	28,001	0	0	0	0	1	0	0	0	0	26,106	0	0	0	0	1	0	0	0	0
Credit institutions	8,363	0	0	0	0	6	0	0	0	0	7,079	0	0	0	0	6	0	0	0	0
Other financial corporations	2,062	0	0	0	0	4	0	0	0	0	2,152	0	0	0	0	4	0	0	0	0
Non-financial corporations	1,233	0	0	0	0	35	0	0	0	0	1,324	0	0	0	0	35	0	0	0	0
Loans and advances (including at amortised cost and fair value)	195,040	1,151	1,545	1,545	592	623	623	398	193,836	127	1,629	1,629	1,629	631	641	641	481			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	76,426	1	12	12	12	2	1	1	0	76,010	0	15	15	15	1	2	2	0	0	0
Credit institutions	3,268	0	0	0	0	0	0	0	0	3,307	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11,671	41	0	0	0	22	0	0	0	9,709	0	0	0	0	20	0	0	0	0	0
Non-financial corporations	29,471	992	427	427	427	327	150	150	37	29,709	15	482	482	482	389	161	161	113		
of which: small and medium-sized enterprises at amortised cost	6,472	214	119	119	119	61	57	57	16	6,849	7	119	119	119	74	55	55	19		
of which: Loans collateralised by commercial immovable property at amortised cost	5,537	20	29	29	29	26	9	9	20	5,873	9	56	56	56	26	9	9	46		
Households	74,203	117	1,106	1,106	1,106	241	472	472	361	75,101	111	1,132	1,132	1,132	221	478	478	368		
of which: Loans collateralised by residential immovable property at amortised cost	22,977	35	277	277	277	68	115	115	162	23,713	34	287	287	287	68	118	118	169		
of which: Credit for consumption at amortised cost	5,476	43	412	412	412	97	218	218	0	5,527	30	418	418	418	93	216	216	0		
DEBT INSTRUMENTS other than HFT	288,517	1,151	1,545	1,545	639	623	623	398	291,071	127	1,629	1,629	1,629	678	641	641	481			
OFF-BALANCE SHEET EXPOSURES	61,638		30	30	30	108	3	3	0	63,780		34	34	34	85	5	5	0		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2021 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	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)	751	397	173	171	321	80	765	367	194	164	408	129
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	8	0	1	0	1	0
Non-financial corporations	108	70	31	31	3	1	104	29	31	12	52	20
of which: small and medium-sized enterprises at amortised cost	3	3	2	2	0		2	2	2	2	0	
Households	644	327	142	140	318	79	652	338	162	152	354	109
DEBT INSTRUMENTS other than HFT	751	397	173	171	321		765	367	194	164	408	
Loan commitments given	6	5	0	0	0	0	6	5	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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)	748	406	179	177	442	136	695	396	195	184	373	118
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	113	71	31	31	60	22	78	67	31	31	25	19
of which: small and medium-sized enterprises at amortised cost	9	2	2	2	0		8	2	3	2	0	
Households	635	335	148	147	382	114	617	328	164	153	348	99
DEBT INSTRUMENTS other than HFT	748	406	179	177	442		695	396	195	184	373	
Loan commitments given	5	4	0	0	0	0	3	3	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
La Banque Postale

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: defaulted						Of which: defaulted						Of which: defaulted						Of which: defaulted				
A Agriculture, forestry and fishing	63	2	2	63	1	0	62	1	1	62	1	0	63	1	1	63	0	0	63	2	2	63	1	0
B Mining and quarrying	16	0	0	16	0	0	16	0	0	16	0	0	14	0	0	14	0	0	14	0	0	14	0	0
C Manufacturing	845	7	7	845	5	0	774	28	28	774	8	0	827	20	20	827	7	0	888	21	21	888	15	0
D Electricity, gas, steam and air conditioning supply	1,592	0	0	1,592	12	0	1,771	0	0	1,771	31	0	1,634	0	0	1,634	29	0	989	1	1	989	49	0
E Water supply	154	0	0	154	0	0	148	0	0	148	0	0	153	0	0	153	0	0	154	0	0	154	0	0
F Construction	1,199	28	28	1,199	10	0	1,187	9	9	1,187	11	0	1,210	5	5	1,210	11	0	1,227	7	7	1,227	10	0
G Wholesale and retail trade	1,659	44	44	1,659	23	0	2,030	44	44	2,030	31	0	1,490	43	43	1,490	35	0	1,626	44	44	1,626	41	0
H Transport and storage	1,294	50	50	1,294	14	0	1,194	32	32	1,194	19	0	1,083	35	35	1,083	34	0	1,078	35	35	1,078	43	0
I Accommodation and food service activities	278	13	13	278	9	0	271	27	27	271	21	0	283	17	17	283	21	0	313	25	25	313	24	0
J Information and communication	473	3	3	473	3	0	557	4	4	557	6	0	488	2	2	488	9	0	566	1	1	566	10	0
K Financial and insurance activities	2,282	71	71	2,282	74	0	2,160	27	27	2,160	105	0	2,146	44	44	2,146	96	0	2,320	37	37	2,320	116	0
L Real estate activities	14,877	102	102	14,877	66	0	14,846	102	102	14,846	100	0	16,223	117	117	16,223	104	0	16,676	148	148	16,676	104	0
M Professional, scientific and technical activities	2,016	46	46	2,016	62	0	2,287	62	62	2,287	86	0	2,272	76	76	2,272	73	0	2,299	78	78	2,299	75	0
N Administrative and support service activities	1,068	72	72	1,068	23	0	1,025	73	73	1,025	40	0	1,076	64	64	1,076	48	0	1,036	61	61	1,036	50	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	89	4	4	89	3	0	94	4	4	94	6	0	95	0	0	95	0	0	104	0	0	104	1	0
Q Human health services and social work activities	238	1	1	238	1	0	227	1	1	227	1	0	237	1	1	237	2	0	240	1	1	240	1	0
R Arts, entertainment and recreation	150	1	1	150	4	0	246	1	1	246	6	0	143	1	1	143	6	0	144	6	6	144	6	0
S Other services	43	2	2	43	1	0	46	4	4	46	1	0	53	2	2	53	1	0	53	10	10	53	2	0
Loans and advances	28,338	444	444	28,338	310	0	28,044	419	419	28,044	474	0	29,471	427	427	29,471	477	0	29,709	482	482	29,709	550	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines
EBA/GL/2020/02
La Banque Postale

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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