

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

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



Key Metrics

(min EUR, %)	As of 30/09/2020	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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	15,828	18,211	18,176	18,521	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	15,828	18,211	18,176	18,521	C 47.00 (r310,c010)	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	301,280	297,421	307,131	274,814	C 47.00 (r300,c010)	CRR
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]	



2021 EU-wide Transparency Exercise Capital

Capitai 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
	A	OWN FUNDS	18,083	20,961	20,676	21,262	C 01.00 (r010,c010)	Articles 4(118) 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 (r020,c010)	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 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3,970	5,377	1,320	976	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		-357	445	284	621	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	6,018	6,012	10,076	10,545	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-303	-216	-223	-314	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-923	-896	-726	-722	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-23	-25	-25	-77	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	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 (r430,c010)	Articles 4(122), 36(1) point (a) and 44 of CSR
				0	0			
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	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 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	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 (r490,c010)	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 (r500,c010)	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 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514;c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-135	-67	-109	-83	C 01.00 (r529,c010)	
	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 (r220,c010)	. Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.1	,		0				
		Transitional adjustments due to additional minority interests (+/-)	0		0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	750	750	750	744	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	Ó	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	15,828	18,211	18,176	18,521	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,255	2,750	2,500	2,742	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,250	2,750	2,500	2,742	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.09 (910,d010) + C 01.00 (920,d010) + C 01.00 (930,d010) + C 01.00 (940,d010) + C 01.00 (930,d010) + C 01.00 (970,d010) + C 01.00 (930,d010) + C 01.00 (970,d010) + C 01.00 (1974,d010) + C 01.00 (978,d010)	
	A.4.3	Tier 2 transitional adjustments	5	0	0	0	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1960,c010)	
OWN FUNDS REQUIREMENTS	В	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
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.57%	20.42%	20.23%	20.20%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.44%	21.29%	21.10%	21.05%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.07%	24.51%	24.00%	24.17%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	15,078	17,461	17,426	17,777	[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- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.57%	20.42%	20.23%	20.20%	[D.1]/[B-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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		RV	1		
(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	72,585	73,843	74,028	75,358	C 02.00 (n940, c310) - (C 07.00 (n990, c220, s901) + C 97.00 (r110, c220, s901) + C 97.00 (r130, c220, s901) + C 80.01 (n940, c280, s902) + C 80.01 (n940, c380) + C
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, c256, s002) + C 08.01 (r050, c256, s002) + C 08.01 (r050, c256, 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.



2021 EU-wide Transparency Exercise P&L 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
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 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)	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 subsidaries, 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 subsidaries, 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

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30,	06/2021		
		Fi	ir value hierar	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 1 Level 2		Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii);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)(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	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 1.22; Annex V.Part 1.26
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), 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)	As of 30/09/2020							As of 31	/12/2020					As of 31	/03/2021			As of 30/06/2021							
		Gross carry	ing amount		Accı	ımulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	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 d 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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets withou 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	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	References
Financial assets at fair	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)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	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)
amortised cost	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.

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



Breakdown of liabilities

La Banque Postale

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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(I)
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



Breakdown of liabilities

La Banque Postale

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		1,644	1,658	1,335	1,234	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	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	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)
December	of which: Current accounts / overnight deposits	871	805	1,026	969	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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	Debt securities issued		25,677	28,323	29,706	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated 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
OTAL FINANCIAL LIABILITIES		282,947	279,757	287,912	288,817	



2021 EU-wide Transparency Exercise Market Risk

7	SA					1	M									IM							
			VaR (Memoran	R (Memorandum item) S		VaR (Memorandum item) STRESSED VaR (Memorandum item)		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item)		m) INCREMENTAL DEFAULT AND MIGRATION RIS		ALL PRICE RISKS CAPITAL CHARGE K FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	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		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020						
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						1 /	
Of which: Specific risk	700	452	0	0	0	0							0	0	0	0						1 /	
Equities	0	0	0	0	0	0							0	0	0	0						4 /	
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						1 /	
Foreign exchange risk	76	47		0	0	0							0	0	0	0						4 /	
Commodities risk	70	47		0	0	0							0	0	0	0						4 /	
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 30/0	6/2021						
Traded Debt Instruments	952	832	0	0	0	0							0	0	0	0							
Of which: General risk	306	277	0	0	n n	0							0	0	0	0						1 /	
Of which: Specific risk	646	555	ا ،	0	0	0							0		,	0						1 /	
			l °		0	0																	
Equities Of which: General risk	218 218	212 212	0	0	0	0							0	0	0	0							
Of which: Specific risk	218	212		0	0	0							0		0	0						1 /	
Foreign exchange risk	65	1	l ö	l ö	0	0							l o	l ,	1 6	0							
	0.0					U																4	
Commodities risk	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 OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach La Banque Postale

				Standardise	d 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 amo
(min EUR, %) ts or central banks	65,568	72,372	14		67.637	74,839	
ents or local authorities	8,714	10,144			10,150		
S	74,709	73,730	239		74,488	73,659	
oment Banks	0	0	0		0	0	

			As of 30/	09/2020			As of 31)	12/2020			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Kisk exposure amount	Value adjustments and provisions	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	65,568	72,372	14		67,637	74,839	16			
	Regional governments or local authorities	8,714	10,144	1,947		10,150	11,421	2,192			
	Public sector entities	74,709	73,730	239		74,488	73,659	238			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	2	2	0		8	8	0			
	Institutions	20,074	49,990	12,431		19,835	49,528	11,788			
	Corporates	33,835	26,425	20,502		32,888	25,845	19,476			
	of which: SME	5,355	3,698	3,144		5,747	3,965	3,413			
	Retail	63,922	14,292	10,474		64,120	14,246	10,440			
Consolidated data	of which: SME	2,494	1,370	783		2,551	1,372	784			
Corisolidated data	Secured by mortgages on immovable property	27,210	27,065	11,095		28,026	27,838	11,376			
	of which: SME	3,771	3,728	1,779		4,085	4,022	1,899			
	Exposures in default	1,714	678	752	632	1,644	642	710	602		
	Items associated with particularly high risk	1,053	966	1,448		1,099	990	1,472			
	Covered bonds	2,424	2,418	242		2,356	2,354	235			
	Claims on institutions and cornorates with a ST 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		3,926	3,926	2,643			
	Standardised Total ²	315,174	294,003	74,753	1,184	320,075	299,187	75,231	1,400		
		(1) Original exposure, unlike Ex	posure value, is reported before	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	iaues (e.a. substitution effect	s).			

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	57,676	64,248	0		59,530	66,494	0	
	Regional governments or local authorities	8,328	9,760	1,938		9,721	10,992	2,183	
	Public sector entities	74,707	73,728	237		74,485	73,657	236	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations		0			0		0	
	Institutions	11,439	42,931	9,167		11,398	42,793	8,991	
	Corporates of which: SME	32,306 5.095	24,996 3.510	19,139 2,979		31,060 5.346	24,154 3.648	17,855 3.127	
	of which: SME Retail	63,635	14.059	10.301		63.854	14.037	10.284	
	of which: SME	2,485	1,364	779		2,544	1.367	781	
FRANCE	Secured by mortgages on immovable property	23,495	23,351	9,797		24.271	24.086	10.056	
	of which: SME	3,757	3,714	1.775		4.071	4.008	1.896	
	Exposures in default	1,573	632	705	606	1,540	619	685	583
	Items associated with particularly high risk	862	781	1,172		889	789	1,171	
	Covered bonds	1,060	1,059	106		1,072	1,071	107	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	185	170	170		203	199	199	
	Eaultv	11,846	11,944	12,427		13,323	13,320	14,074	
	Other exposures	3,559	3,559	2,664	1.085	3,926	3,926	2,643	1,300
	Standardised Total ²				1,085				1,300

Control conserments or control banks 172 173 2 3 3 3 3 3 3 3 3			exposures, but includes gene	ral credit risk adjustments.						
Control development Exposure Value* Risk exposure amount Value Adjustments and Original Exposure* Value* Risk exposure amount Value Adjustments and Original Exposure* Value* Risk exposure amount Value Adjustments and Original Exposure* Value* Risk exposure amount Value Adjustments Original Exposure* Value* Value Adjustments						Standardise	d Approach			
Contract conservations of contract banks 127 127 0 128 128 0 128 1				As of 30/	09/2020			As of 31,	/12/2020	
Control downsements or control holes 177 177 0 178 178 0 178 179 0 178 179 0 179 0 179 0 0 0 0 0 0 0 0 0		(role DIP 6)	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
Other exposures 0 0 0 0	NETHERLANDS	Control oversements or control basis of Sectional oversements or robal authorities sectional oversement or robal authorities shuthing of robal productions between the control of the control of the control of shuthing or displayed to the control of the control of shuthing or displayed to the control of control of the control of the control of control o	0 0 0 633 142 18 202 1	0 0 0 79 134 12 201	133 10 150 0	0	0 0 0 0 580 157 17 128 1 3,657 0 0 0 0 0	0 0 0 95 153 14 177	151 12 132 0	0

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		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. %)	1.973	1.973			2.103	2.103		
	Central governments or central banks Regional governments or local authorities	1,9/3	1,9/3	0		2,103	2,103	0	
	Public sector entities		0			0		0	
	Multilateral Development Banks	,	0					,	
	International Organisations	ů ů	0	0		0	0	ı o	
	Institutions	1.025	968	484		985	938	394	
	Corporates	99	77	74		109	95	89	
	of which: SME	41	26	23		48	41	35	
	Retail	1	0	0		1	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	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	20	20	2		20	20	2	
1	Claims on institutions and corporates with a ST credit assessment		0	0		0	0		
1	Collective investments undertakings (CIU)							90	
	Equity	4/	96	96		50	50	50	
1	Other exposures		Ü			U	U		

		(II) Total value adjustments and envisions our country of counterparty excludes those for securislisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general oresit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 4	with DR, %) which DR, %) which DR, % which are or entire in the desired in the	000000000000000000000000000000000000000		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0		
	Standardised Total ²	m			0				0		

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	La Banque Postale								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Central communities or central tables. Public active methics. Public active methics. Public active methics. Selected communities or death and selected communities. Selected communities and communities with a ST credit assessment Collected inscriptions and communities.	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control overmentate or control basis As Resistancian downwarea or rolled arthrottes desirated and the control of the control	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	Standardised Total ²				0				0

			Ar of 30			Standardised Approach								
			A3 01 30,	09/2020		As of 31/12/2020								
Control or	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Rodonal of Pull of Section 1 Advantages of Pull of Pul	val accommentar or central banks on occurrence to robot authorities literal Provisionere Banks marriado Consistentes marriados marriados consistentes marriados marriado	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	٥					

O Created sectors: untile Escourse value. Is recorded before taking this account any effect due to credit conversion factors or credit risk militization technicuses (a.e. substitution effects).

Of Total value adhustments and previous or country of counterparty excludes those for securidation encountry, additional valuations advantments (ANA) and other own funds reductions related to the

		10 Idea value adustments and credit risk adjustments counter of counterbarty excluses those for securistication excourses, additional valuation adjustments (AWKs) and other own turnel reductions related to the exposures, but horizons and credit risk adjustments are counterful risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31,	/12/2020			
		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. %)										
Country of ounterpart 8	Contral coverments or contral hasks Andrea cardo verifica (and andreas) Andrea cardo verifica (andreas) Andrea cardo verifica (andreas) Andreas (andreas) Andrea	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			
	Collective investments undertakinos (CIU) Equity		0	0		0	0	0			
	Other exposures Standardised Total ²		0	0	0		0	0			

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 9	Could be communitied to existed the Month (Mo. No.) Associated conversations or local architecture shall be selected extractions or local architecture shall be selected extractions or local descriptions or local descrip	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·	
	Standardised Total ²	Ů			0					

Original escourse, unities Estosure valais, is reconted before takino into account any effect due to credit coredit coredit risk misration techniques (a.e., substitution effects).

Total value adjustments and creditions our country of counterparty excludes those for securidisation emplayers, additional valuation adjustments (AWA) and other own funds reductions related to the

		** Total value abrillation and revealable are constructed and control of the c									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		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. %) 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 International Organisations	0	0	0		0	0	0			
	Institutions	0				0					
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
C	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0			
1	or which: SME Exposures in default	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 ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0		0			
	Other exposures Standardised Total ²	0						U			
	Standardised Total*	m			ı v						



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach La Banque Postale

					Standardise	d Approach			
			As of 31	03/2021			As of 30/	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	78,030 8,545	85,438 9.793	14 1,862		86,642 8,793	94,989 10.163	14 1,928	
	Regional governments or local authorities	8,545 75,801	9,793 74,921	1,862		8,793 72,180	10,163 71,234	1,928	
	Public sector entities Multilateral Development Banks	75,801	/4,921	230		72,180	/1,239	291	
	International Organisations	· ·		0				0	
	Institutions	17,097	48,744	11,653		11.892	45.087	10,003	
	Comprates	33,639	25.840	19.491		35,497	29.084	20,737	
	of which: SME	5.952	4.154	3.531		6,518	4,744	3,444	
	Retail	64.430	14,551	10,654		66.077	15.166	11,096	
Comment date of date	of which: SMF	2.656	1.450	829		2,697	1,560	891	
Consolidated data	Secured by mortgages on immovable property	28,603	28,419	11,577		28,354	28,155	11,610	
	of which: SME	4,089	4,033	1,900		4,386	4,324	1,879	
	Exposures in default	1,636	645	715	607	1,697	686	761	62
	Items associated with particularly high risk	1,061	1,055	1,582		451	445	667	
	Covered bonds	1,496	1,496	150		1,353	1,353	135	
	Claims on institutions and comparates with a ST credit assessment	0	0	0		178	175	156	
	Collective investments undertakings (CIU)	263	263			613	613	3,041	
	Equity	13,613 3.861	13,613			13,155	13,155	13,928	
	Other exposures		3,861	2,859		3,763	3,763	2,826	
	Standardised Total ²	328,083	308,647	75,317	1,291	330,655	314,077	77,142	1,355

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	68.466	75,607	0		77.114	83.861	0	
	Regional governments or local authorities	8.118	9.365	1,854		8,368	9,738	1,920	
	Public sector entities	75,798	74,919			72,179	71,233	240	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	o	0		0	0	0	
	Institutions	9,789	42,704	9,025		7,732	41,257	8,291	
	Corporates	31,720	24,042			30,800	25,047	17,805	
	of which: SME	5,586	3,845			6,100	4,380	3,155	
	Retail	64,161	14,343			64,601	15,086	11,038	
FRANCE	of which: SME	2,647	1,445			2,684	1,550	885	
TIONICL	Secured by mortgages on immovable property	24,854	24,673	10,259		25,784	25,588	10,683	
	of which: SME	4,074 1,538	4,018 623	1,896 692	589	4,370 1,603	4,307 665	1,874 739	611
	Exposures in default	1,5.88	623 871	1,307	589	1,603		739 514	61:
	Items associated with particularly high risk Covered honds	8/6 236	8/1 236			349 234	343 234	23	
	Claims on institutions and comorates with a ST credit assessment	230	230	24		125	123	104	
	Collective investments undertakings (CIU)	200	200	200		519	519	2,687	
	Equity	13,314	13,314	13,969		12,899	12.899	13,671	
	Other exposures	3.861	3.861	2,859		3,763	3,763	2.826	
	Standardised Total ²				1,194				1,250

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control (accomments) or control (accomment) Control (accomment) Public (accomment) Public (accomment) Control	176 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	176 0 0 0 0 190 129 5 157 0 3,651 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 22 128 4 118 0 1,278 0 2 0 0 0	0	177 0 0 0 0 0 502 182 2 183 2 2 0 0 2.436 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,511 0 0 0 2,88 171 16 31 0 2,434 0 1 0 0 0	0 0 0	
	Standardised Total ²		, and the second		4				10

		exposures, but includes gene			A				
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR. %) Central governments or central banks	3,164	3.164			3,161	3.161		
	Regional governments or local authorities	3,101	3,104			0,101	3,101	ı o	
	Public sector entities	ō	ō	i o		ō	ō	ō	
	Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	o	0		0	0	0	
	Institutions	666	651	326		570	567	283	
	Corporates	100	89	83		109	95	86	
	of which: SME	41	37	30		48	42	33	
	Retail	1	1	0		1	1	0	
SPAIN	of which: SME	0	0	0		0	0	0	
517411	Secured by mortgages on immovable property	2	2			1	1	0	
	of which: SME Exposures in default	1	1			3	1	0	
		0			0	9			
	Items associated with particularly high risk Covered bonds	20	20	1 0		20	20		
	Claims on institutions and corporates with a ST credit assessment	20	20	ĺ		3	3	1 3	
	Collective investments undertakings (CIU)	i o	o o	l ő		ő	ő	l ő	
	Equity	36	36	36		24	74	74	
	Other exposures	0	0	0		0	0	0	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the excessures, but includes personal credit risk adjustments.											
					Standardise	d Approach							
			As of 31	/03/2021			As of 30	/06/2021					
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 4	Control (communities or control beales) Reading accommentar or local authorities Public sector certifies Public sector certifies International Conscientions Internationa	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0				
	Other exposures Standardised Total ²	Ü			0								

(1) Original exposure, unline Enganes value, is reported buffer tablesy this account any effect due to credit convenient for the credit control and produce of the control original (e.g., authorities effects).
(2) Table value adjustments and provisions per country of constraingship excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure of the disable and the state of the exposure of the disable and the exposure of the disable and the exposure of the exposure of the disable and the exposure of th



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach La Banque Postale

	La Ballique Postale								
					Standardisc	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)								
Country of Counterpart 5	Control communities or control basiss Adultic sorter certific Mallifactured Township Malli	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	۰
	Standardised Total ²								
			d provisions per country of co		ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overmentals or central tasks: accional overmental or food all subsidies should all the second of the sec			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Standardised Total ²				0				0

O)

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

(2) Total value adjustments and provisions per country of counterparty excludes those for accordination separate, additional valuational valuations. (A)(A)(a) and other own funds inductions related to the

	•		ral credit risk adjustments.		Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
	(min File %).	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control converments or central basis. Actional converments or local authorities. Millitative of local control control Millitative of local control control Composition of which SEE And Which SEE	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0

exposures, but includes gene	ral credit risk adjustments.											
			Standardise	d Approach								
	As of 31/	03/2021			As of 30/	06/2021						
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0	0	0	0	0						
0	0	0		0	0	0						
0	0	0		0	0	0						
0	0	0		0	0							
0	0											

			nd provisions per country of o		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FID %L)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Contain somemonists or control sealest Residual somemonists of local antiforties Public south well for the sealest Residual south sealest Residual s	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0
1	Chandrad and Tabel								

0
(1) Original opposers, untile Exposers value, is reported before taking into account any effect due to credit convenion flactors or credit risk miligiation techniques (e.g., substitution effects).
(2) Total values adjustments and provisions per country of counterparty excludes those for excursisation opposers, additional valuation adjustments (AVAs) and other cent funds reductions related to the

		exposures, but includes gene					,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Contro	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Other excosures Standardised Total ²	0	0	0	0	۰	-		0



Credit Risk - IRB Approach

		IRB Approach											
				As of 30/	09/2020					As of 31/	/12/2020		
		Original Exposure ¹		exposure adjustments exposure		Exposure	Risk expo	sure amount	Value adjustments				
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	IRB Approach										
				As of 31,	/03/2021					As of 30	/06/2021							
		Original										Original Exposure Exposure Exposure amount adjustments		Exposure		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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
											l			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			,				
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [3M - 1Y 1Y - 2Y		101 101 108 10 41	101 101 108 10 41	101 101 0	0	0	0 108 10	0	0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	10 41 1,305	10 41 1,305	0	0	0 41 830	10 0 475	0	0	0	0	0	0	
[10Y - more Total		832 2,497	832 2,497	0 201	0	0 870	832 1,426	0	0	0	0	31	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0	0 0	0 0	0 0	0	0	
[2Y - 3Y [13Y - 5Y	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0 0	0	0	, o	0 0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0 0	0	0	0	0 0	0	0	0	0	0	0
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
1 2Y - 3Y I 13Y - 5Y I	Denmark													
[5Y - 10Y [10Y - more Total	4													
[0 - 3M [3M - 1Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								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 [Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	France	68,256 6,794 2,356 1,934 420 5,435 11,596 96,801	68,266 6,794 2,356 1,934 420 5,435 11,596	0 26 38 0 0 0 0	0 0 0 0 0	0 0 10 10 121 1,123 0	68,126 6,642 2,308 1,924 298 4,257 9,502 93,057	0 0 0 0 0 2 25	0 0 0 0 22 15 137	0 0 0 0 1 3 21	0 0 0 0 20 32 326	695 2,138 183 11 112 23 1,805	0 0 0 0 0	2,447
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	0 0 0 0 12 2,481 0	0 0 0 0 12 2,481 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 12 647 0	0 0 0 0 1,834 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1 1 1 1 1 1 1 1 1	Croatia			•								·		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece													
13Y - More Total [0 - 3M [Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Italy	0 351 0 0 0 0	0 351 0 0 0 0 0	0 351 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Latvia	31	332	234			,			j		j		



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ce sheet	
	(min cox)							Derivatives with pos	iikiya fair yahya	Donivativas viiti	negative fair value	Off-balance sh	eet exposures	
								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 [Lithuania													
[0 - 3M	Luxembourg													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
Total	Netherlands	0 0 0 0 0 176	0 0 0 0 0 176 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 176 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
[0 - 3M [13M - 1Y [13Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Poland									-			-	_
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y	Portugal	0 0 0 0 504 528 1,031	0 0 0 0 0 0 504 528	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 60 0	0 0 0 0 0 0 444 528	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Romania	1,031	1,031	U	Ü	50	9/2	0	J	J	U	υ	J	U
[3M - 1Y [Slovakia													
13Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [1Y - 10Y [10Y - more Total	Slovenia													



General governments exposures by country of the counterparty

							La Banque Postale							
						Direc	As of 31/12/2020 at exposures							
				On balance sl	heet	Direc	t exposures		Deriva	tives		Off balan	re sheet	
	(mln EUR)			On balance si	ileet				Deliva	LIVES		On Dalai	ice silect	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											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)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Spain	0 153	0 153 758 1,192	0	0	0 153 51	0	0	0	0	0	0	0	
T-t-i		758 1,192 2,103	1,192 2,103	0	0	0 204	707 1,192 1,899	0	0	0	0	0	0	0
10 - 3 M														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Sweden													
[10Y - more Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[3Y - 5Y [5Y - 10Y [10Y - more	United Kingdom													
Total														
[0 - 3M	Iceland													
[3Y - 5Y [5Y - 10Y [10Y - more Total	Teciulia													
Total [0 - 3M [[3 M - 1 Y [
[0 - 3M [Liechtenstein													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Norway													
[10Y - more														
10 - 3M 13M - 1Y 13M - 1Y 12Y - 2Y 22Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more 10tal 1														
[2Y - 3Y [13Y - 5Y 5Y - 10Y	Australia													
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1V [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada	0 243 67	0 243 67	0	0	0 243 67	0	0	0	0	0	0	0	
		310	310	0 0	0	310	0 0	0	0	0	0	0	0	8
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
13Y - 5Y 15Y - 10Y	Hong Kong													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 1 1 1 1 1 1 1 1 1	Japan	419 55 0 0 0 0 0 474	419 55 0 0 0 0 0	419 55 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	u.s.		***	474		J	,	Ţ.	,	Ţ				
[0 - 3M [China	0 0 0 0 0 9 47	0 0 0 0 9 47 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 9 47 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 0 0 34 28 0 0	0 0 0 34 28 0 0	0 0 0 0	0 0 0 0 0	0 0 0 34 28 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Other Central and eastern Europe countries non EEA	J.				0.2	,			,		,		
[0 - 3M [Middle East													
[0 - 3M [3M - 1Y	Latin America and the Caribbean	0 0 0 0 0 5 0	0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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	1	5	5	0	0	5	0	0	0	0	0	. 0	. 0	3



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
														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[0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [Africa	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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 [Others	0 0 0 0 6	0 0 0 0 6	0 0 0 0	0 0 0 0	0 0 0 0 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 66 0 0	0 0 0 0 0 0	
[10Y - more Total		10	10	0	0	0	4	0	0	0	0	2 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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more]	Austria													
[0 - 3M [[3M - 1Y [91 130	91 130	91 100	0	0	0 30	0	0	0	0	31 0	0	
[1Y - 2Y [Belgium	130 108 10 40 1,823	130 108 10 40 1,823	30 0 0	0 0 0	0 0 40 806	78 10 0 1,017	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total		284 2,487	284 2,487	221	0	847	1,017 284 1,420	0	0	0	0	31	0	0
To - 3M	Bulgaria													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Cyprus	0 0 0 0 0 0	0 0 0	0 0 0 0 0	0	0 0 0	0 0 0 0	0	0	0	0 0 0 0 0 0	0 0 0	0	
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0 0	0	0	0	0 0	U
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Czech Republic	0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
Total [0 - 3M	Denmark	0	0	0	0	0	0	0	0	0	0	V	0	U
[0 - 3M [Estonia													
[3Y - 5Y [[5Y - 10Y [Estonia													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								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	Finland													
[0 - 3M [France	67,629 4,650 1,407 2,050 476 8,505 7,810 92,526	67,627 4,647 1,407 2,050 476 8,504 7,798 92,509	0 74 0 0 0 0 0 0	0 0 0 0 0	0 10 21 61 130 1,076 0	67,605 4,418 1,383 1,989 346 7,394 7,313	0 0 0 0 0 1 19	0 0 0 0 22 15 183 220	0 0 0 0 1 2 16	0 0 0 0 20 31 324 375	1.118 1.650 317 19 595 32 1.580 5,311	0 0 0 0 0	2,180
[0 - 3M [Germany	0 0 0 0 12 2,470 0	0 0 0 12 2,470 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 12 634 0	0 0 0 0 1,836 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[3M - 1Y [1Y - 2Y	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	0 127 0 0 0 0 0 0	0 127 0 0 0 0 0 0	0 127 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
10 - 3M	Latvia				J		,	, and the second		j		j	,	



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet .				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg													
[0 - 3M [Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 0 0 0 0 177 0	0 0 0 0 0 177 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 177 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 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 [Poland													
[0 - 3M [Portugal	0 0 0 0 0 410 930	0 0 0 0 0 410 930 1,340	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 410 930 1,340	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 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 [Romania													
[0 - 3M [Slovakia													
[0 - 3M 1 1 1 1 1 1 1 1 1	Slovenia													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ıce sheet	
												Off halance ch	neet exposures	
												Off-balance sr	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											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: Einancial accord	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0 0 0	0	0	0 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Spain	0 150	0 150 686 2,325	0	0	0 150	0	0	0	0	0	0	0	
[10Y - more	4	686 2,325 3,161	2,325 3,161	0	0	15 0 165	671 2,325 2,996	0	0	0	0	0	0	0
[0 - 3M [
1 1 Y - 2 Y I I 2 Y - 3 Y I I 3 Y - 5 Y I	Sweden													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [United Kingdom													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Iceland													
[3Y - 5Y [5Y - 10Y [10Y - more	recuire													
[10Y - more Total [0 - 3M [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
	Liechtenstein													
13Y - 10Y 10Y - more Total 10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	1													
[3M - 1Y [[1Y - 2Y [
7 2Y - 3Y F F3Y - 5Y F F5Y - 10Y F	Norway													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y]														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Australia													
Total														
[0 - 3M [[3M - 1Y [0	0 0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Canada	87 175	87 175	0	0	87 175	0	0	0	0 0	0	0	0	
[5Y - 10Y [[10Y - more Total	4	45 0 307	45 0 307	0 0	0 0	45 0 307	0 0	0 0	0 0	0 0	0 0	0 0 0	0 0 0	8
[0 - 3M [307	307	Ü	Ü	307	Ü	U	U	U	Ü		U	
[1Y - 2Y [Hong Kong													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total	I													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	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											exposure amount
Residual Platuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y		53	53 0 0	53	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Japan	0	0 99	0	0	0 99	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total f 0 - 3M f		152	152	53	0	99	0	0	0	0	0	0	0	0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [U.S.													
l 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China	0 9	0 9	0	0	0 9	0	0	0	0	0	0	0	
ſ10Y - more		47 0 56	47 0	0	0	47 0	0	0	0	0	0	0	0	11
Total [0 - 3M [[3M - 1Y [56	56	8		56		0			0			11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Switzerland													
[3Y - 5Y [5Y - 10Y	Switzeriunu													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [ĺ.,	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA	40 22	40 22	0	0	40 22	0	0	0	0	0	0	0	
	-	0 62	0 62	0	0	0 62	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [-	-	
[1Y - 2Y [Other Central and eastern Europe countries non EEA													
[2Y - 3Y [Europe countries non EEA													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Middle East													
l 10Y - more	-													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean	0	0	0	0	0 0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more	Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	, <u>-</u>							Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 6 0 4	0 0 0 0 6 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 0	0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 81 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	85

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

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

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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures La Banque Postale

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	oss carrying amou	unt			ed impairment, ac fair value due to c		Collaterals and financial		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	nich non-perform	ning ¹	On performing	On non-performi	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perform	ning ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	40,667	0	0	0	0		0	0	0	938	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	0
Central banks	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
Credit institutions	9,947	0	0	0	0	3	0	0	0	9,845	0	0	0	0	2	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	0
Non-financial corporations	1,180	0	0	0	0	16	0	0	0	1,141	0	0	0	0	26	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
General governments	78,035	7	30	30	30	1	. 0	0	0	77,611	8	36	36	36	2	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
Other financial corporations	14,227	32	0	0	0	8	0	0	0	13,374	0	0	0	0	23	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	o

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destructions, as explicitly information, as explicitly information in the collective and a carefully destructions, as explicitly information in the collective and assets. The collective information is disclosed with a positive sign in they are decreasing seaset. Following this sign convention, information is disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention to a carefulded interported in the capture of the collective information is disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the originated as a careful implated implantment by a seal to 10 Regulation exhaus the collective information is disclosed with a positive sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign of the provision of the collective information of the col



Performing and non-performing exposures La Banque Postale

ı					As of 31/03/2021									As of 30/06/202	1			
		Gro	ss carrying amo			Accumulat	ed impairment, accu fair value due to cre	adde adole a seal	Collaterals and		Gro	ss carrying amou			Accumulate	ed impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performin	g exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	53,818	0	0	derauited	3	0	0	3	0	60,573	0	0	derauited	,		0	3	
Debt securities (including at amortised cost and fair value)	39,660	0	0	0	0	47		0	0	36,662		0	0		47	0	0	
Central banks	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	26,106	0	0	0	0	1	0	0	0
Credit institutions	8,363	0	0	0	0	6	0	0	0	7,079	0	0	0	0	6	0	0	0
Other financial corporations	2,062	0	0	0	0	4	0	0	0	2,152	0	0	0	0	4	0	0	0
Non-financial corporations	1,233	0	0	0	0	35	0	0	0	1,324	0	0	0	0	35	0	0	0
Loans and advances(including at amortised cost and fair value)	195,040	1,151	1,545	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	
Cariou Cario	Ů		•	· ·	Ü			Ü	Ü			· ·			Ĭ			i i
General governments	76,426	1	12	12	12	2	1	1	0	76,010	0	15	15	15	1	2	2	0
																		i l
Credit institutions	3,268	0	0	0	0	0	0	0	0	3,307	0	0	0	0	0	0	0	0
																		i l
Other financial corporations	11,671	41	0	0	0	22	0	0	0	9,709	0	0	0	0	20	0	0	0
																		i l
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	5,537	20	29	29	29	26	9	9	20	5,873		56	56	56	26	a	٥	46
amortised cost	3,337	20	29	29	25	20		1	20	3,073	1	30	30	30	20	,	,	"
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	1,545	639	623	623	398	291,071	127	1,629	1,629	1,629	678	641	641	481
	·									-							L	
OFF-BALANCE SHEET EXPOSURES	61,638		30	30	30	108	of 0 January 2015 ANNIE	3	0	63,780		34	34	34	85	5	5	0

⁽¹⁾ For the didination of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (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 exported. Institution in the contractive and institution of the contract



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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	a	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 Non-performing forborne loans and advances that failed to meet the non- merforming 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

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.



Forborne exposures

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			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	,	0	0	0	0	0	0	0	o	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 F18.00 / F19.00), 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

			AS OF 3	0/09/2020					AS OF 3	1/12/2020					As of 3	1/03/2021					AS OF 31	0/06/2021		
	Gross carry	ying amount		.,,		Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount		,,		Accumulated	Gross can	rying amount		, ,		Accumulated
(min EUR)		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- perform		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- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	63	2	2	63	1	0	67	1	1	67	1	0	43	1	1	43	0	0	43	2	2	43	1	0
B Mining and guarrying	15	0	0	15	0	0	15	0	0	15	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
3 Information and communication	473	3	3	473	3	0	557	4	4	557	6	0	488	2	2	488	9	0	566	5	5	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	2,250	37	37	2,250	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	249	1	1	249	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	28 944	410	410	28 944	474	0	29 471	427	427	29 471	477	0	29,709	497	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

10	D.	٠		D.	 hal	

ı								As of 30	/09/2020															As of 31	/12/2020							
	Gross :	sanying amount							Accumulated imp	airment, accumul	ated negative chan	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	arrying amount							Accumulated imp	airment, accumu	lated negative chi	inges in fair vals	e due to credit ris		Maximum amount of the guarantee that can be considered	
			Of which: exposures with		Non-perform	Of which: exposures with				exposures with	Of which: Instruments		Of which: exposures with					Performing	Of which: exposures with	Of which: Instruments		Of which: exposures with				exposures with	Of which: Instruments		Of which: exposures with			
(min ELR)			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			forbearance measures	with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			forbeasings measures	with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			forbeatings measures	with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant mositoria	2,503	2,424	0	327	79	14	0	60	32	۰	24	29	s	٥	۰	24	458	445	۰	241	10	2	7	30	26	۰	25	s	2	2	0	2
of which: Households		0	0		0	۰	0	0	0	0	0	0	۰	0	۰	0	0	۰	0	۰	0	۰	0	0		0		0	0	0	0	۰
of which: Collateralised by residential immovable property		0	0		0		0		0	0	0	0		0		0		۰	0		0		0	0		0		0	0	0	0	
of which: Non-financial corporations	2,283	2,206	0	321	76	14	0	56	29	0	24	27	s	0		24	422	411	0	237	10	2	7	30	25	0	24	5	2	2	0	2
of which: Small and Medium-sized Enterprises	731	717	0	85	13	5	0	15	10	0	7	6	3	0		1	121	116	0	33	6	2	2	7	3	0	3	3	2	1	0	2
of which: Collateralised by commercial immovable property	962	900	0	108	62		0	30	9	0		21	1	0	۰	23	127	123	0	86	5	۰	5	10	9	0	9	1	0	1	0	۰

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ning			
(min EUR)			Of which: exposures wit forbeirance measures	Of which: Instruments with significant increase in oradit risk sino initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbearance measures	Of which: the first ruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
oans and advances with expired EBA-compliant monatoria	367	367	0	10	1	0	0	2	2	0	1	0	۰	٥	0		2,193	2,109		371	54	11	69	64	35	٥	29	29	3	24	0	15
of which: Households		0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0		0	0	0	0	0	0	۰
of which: Collateralised by residential immovable property		0	۰		0		0	۰	0	0	0	0		0		۰	0	۰	۰		0		۰	0	۰	0	0	0	0	٥	0	۰
of which: Non-financial corporations	341	340	۰	9	0		0	2	2	0	1	0		0		۰	2,006	1,927	۰	337	79	11	8	58	31	0	26	27	3	22	0	13
	113	113	٥	2	0	0	0		0	0	0	0		0	0	۰	692	677	0	102	16	2	12	12		0	6	5	1	2	0	
of which: Collaboralised by commercial immovable property	115	115	0	۰			0		0	0	0	0	۰	0		0	822	764	0	113	57		49	30	10	0	9	20	1	19	0	

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														ú	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		© Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not pait-due or paet-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay ! that are not past-due or past-due <= 90 days	Public guirantee noowed in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	999	985	0	97	13		0	3	3	0	1	0		0	827	1	1,091	1,066	0	434	25		25	11		0	٥	3	0	3	937	13
of which: Households		0			۰			۰	0			0				۰	0				0			0				0				0
of which: Collateralised by residential immovable property	0	0			0			0	0			0				۰	0	0			0			0	0			0				
of which: Non-financial corporations	643	831	0	94	13		0	2	2	0	1	0		0	701		916	892	0	360	24	۰	24	10	7	0	6	3	0	3	797	11
of which: Small and Medium-sized Enterprises	379	378			1			1	1			0					472	464			7			4	2			2				7
of which: Collateralised by commercial immovable property	11	11							0			0					11	11						1	1							



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 LB Brance Pobble

ì								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposums with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	262	254	1	227	9	0	2	22	19	0	19	3	۰	1	0	0	137	136	16	136	0	0		s	s	1	s	0		۰	0	
of which: Mouseholds	0	0	0	0	0	0	0	0	۰	0	۰	0	0	0	0	0	۰		۰	0	0	0	0	0	۰	0	0		0		0	۰
of which: Collaboralised by residential immovable property		0	0		0	0	0	0	0	0		0		0	0		0		0		0	0		0		0			0	۰	0	
of which: Non-financial corporations	258	250	0	225	9		2	22	19	0	19	3		1	0	0	136	136	16	136	0	0		5	5	1	5		0	۰	0	
of which: Small and Medium-sized Enterprises	41	37	0	23	4	0	0	4	2	0	2	2	0	0	0	0			0		0	0		2	2	0	2	0	0		0	0
of which: Collateralised by commercial immovable property	76	76	0	72	0		0	7	7	0	7	0		0	0	0	44	44	16	44	0	0		2	2	1	2		0		0	0

								As of 31	/63/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in coedt risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 chils	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	2,303	2,211		501	91	13	60	74	41		36	32	6	26	0	9	2,352	2,249	1	665	103	14	21	96	60	۰	55	36	6			3
of which: Households	۰	0	0		0		0	0	0	0	0	0	0	0	0	0	0		0	0	0	0		0		0		0	0		0	0
of which: Collaboralised by residential immovable property		0	0		0		0	0	0	0	0	0		0	0	0	0		0	۰	0	0		0	۰	0		0	٥		0	0
of which: Non-financial corporations	2,093	2,006	0	450	67	13	58	67	37	0	32	30	s	24	0	9	2,149	2,051	0	627	98	13	19	89	56	0	51	33		6	0	1
of which: Small and Medium-sized Enterprises	732	712	0	123	19	4	7	17		0	7		4	4	0	3	723	701	0	122	22	4	10	23	13	0	11	10	4	5	0	۰
of which: Collaboralised by commercial immovable property	616	751	0	141	67		51	30	9	0		21	1	20	0	6	857	790	0	299	68		6	29	18	0	17	21	1			

1								As of 31	/03/2021															As of 30	/05/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	sing		1	Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi	ng			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since intuit recognition but not could- impained (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,083	1,045	31	443	37	10	37	9	5	۰	4	4	1	4	967	4	972	902		400	69	32	69	20	13	1	11	7	3	7	870	2
	۰	0			۰			۰	0			0				0	0	۰			0			0	۰			0				0
of which: Collaboralised by residential immovable property		0							0			0				0	0				0			0				0				۰
	903	869	31	359	35	10	35	7	4	0	3	3	1	3	811	3	799	732		318	66	32	66	17	10	1		6	3	6	718	1
of which: Small and Medium-sized Enterprises	445	431			15			4	2			2				1	379	363			16			6	4			1				1
of which: Collaboralised by commercial immovable property	11	11			0			1	1			0				0	11	11			0			1	1			0				۰