



2022 EU-wide Transparency Exercise

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

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

2022 EU-wide Transparency Exercise

Key Metrics

La Banque Postale

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



2022 EU-wide Transparency Exercise

Leverage ratio

La Banque Postale

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

		(in EUR, %)									
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION				
OWN FUNDS	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				21,975	21,599	20,532	18,617	C.01.00 (0050,0050)	Articles 4(18) and 72 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 (0050,0050)	Article 50 of CRR
	A.1.2	Retained earnings				976	-289	111	426	C.01.00 (0130,0050)	Articles 36(1) point (a), 36(2) and 36 (3) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income				616	844	-248	-2,521	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves				10,945	11,155	10,913	11,225	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk				0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(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 (0230,0050)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters				-296	-299	-308	-379	C.01.00 (0250,0050)	Articles 52 to 55 of and 36 (1) point (f) of CRR
	A.1.8	() Intangible assets (including Goodwill)				-780	-674	-715	-643	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	() DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs				-56	-108	-191	-224	C.01.00 (0320,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	() IBB shortfall of credit risk adjustments to expected losses				0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	() Defined benefit pension fund assets				0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	() Reciprocal cross holdings in CET1 Capital				0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	() Excess deduction from AT1 items over AT1 Capital				0	0	0	0	C.01.00 (0440,0050)	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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0472,0050)	Articles 4(30), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 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 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) 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 (0480,0050)	Articles 4(27), 36(1) point (l), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	() Deductible DTAs that rely on future profitability and arise from temporary differences				0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	() Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment				0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 74 of CRR
	A.1.18	() Amount exceeding the 17.65% threshold				0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	() Insufficient coverage for non-performing exposures				-1	-2	-2	-24	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	() Minimum value commitment shortfalls				0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	() Other foreseeable tax charges				0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (i) of CRR
	A.1.19	() Additional deductions of CET1 Capital due to Article 3 CRR				0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other				-91	-93	-93	-108	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments				0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				1,488	1,488	1,488	1,488	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments				1,488	1,488	1,488	1,488	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	() Excess deduction from T2 items over T2 capital				0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments				0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				19,233	18,855	17,787	16,071	C.01.00 (0510,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				2,742	2,744	2,745	2,745	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments				2,742	2,744	2,745	2,745	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions				0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments				0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				87,163	91,098	92,444	90,177	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included				0	0	0	0	C.01.00 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				20.36%	19.06%	17.63%	16.17%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)				22.07%	20.70%	19.24%	17.82%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)				25.21%	23.71%	22.21%	20.87%	CA2 (3)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				17,745	17,367	16,299	14,583	GA1-A.1.13-A.1.21-MINA2-A.1.13-A.1.21-A.1.14-MINA4-A.1.13-A.1.13(A.1)	-
CET1 RATIO (%) Fully loaded⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				20.36%	19.06%	17.63%	16.17%	(D.1)/(B-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C.01.00 (0440,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	0	0	0	C.01.00 (0440,0040)	-

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

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

La Banque Postale

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	74,737	79,363	81,251	79,590	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0090, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	74,737	79,363	81,251	79,590	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,663	1,504	1,179	881	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0090, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	354	303	261	218	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	149	176	202	201	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	995	813	611	348	C 02.00 (r0520, c0010)
Of which the standardised approach	995	813	611	348	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,265	8,939	8,939	8,939	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,265	8,939	8,939	8,939	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	87,163	91,098	92,444	90,177	

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

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

2022 EU-wide Transparency Exercise

P&L La Banque Postale

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

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

La Banque Postale

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

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

(m€ EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	10,481	219	0	-5	-7	0	11,375	196	0	-28	-7	0	11,561	163	0	-26	-5	0	12,636	163	0	-27	-4	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	24,189	234	0	-7	-22	0	23,178	254	0	-10	-26	0	25,825	186	0	-12	-29	0	24,848	162	0	-14	-27	0	Annex V.Part 1.31, 44(b)
	Loans and advances	180,524	9,619	1,584	-178	-450	-630	181,024	8,321	1,627	-178	-505	-669	184,072	8,393	1,607	-165	-491	-667	181,943	12,087	1,614	-153	-536	-686	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(mln EUR)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(mln EUR)

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

2022 EU-wide Transparency Exercise
Market Risk
 La Banque Postale

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	751	478	0	0	0	0						0	0	0	0							0
Of which: General risk	382	185	0	0	0	0						0	0	0	0							0
Of which: Specific risk	369	293	0	0	0	0						0	0	0	0							0
Equities	199	263	0	0	0	0						0	0	0	0							0
Of which: General risk	199	263	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	45	72	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	995	813	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	299	274	0	0	0	0						0	0	0	0							0
Of which: General risk	86	145	0	0	0	0						0	0	0	0							0
Of which: Specific risk	213	129	0	0	0	0						0	0	0	0							0
Equities	223	14	0	0	0	0						0	0	0	0							0
Of which: General risk	223	14	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	89	59	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	611	348	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	85,011	93,590	0		74,128	10,467	82,902	3
	Regional governments or local authorities	9,210	10,472	2,012				11,779	2,267
	Public sector entities	72,053	71,416	224		69,921	69,344	269	269
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	8	8	8		8	8	8	8
	Institutions	12,564	45,898	10,308		12,847	46,224	10,552	
	Corporates	36,211	28,825	20,389		37,217	28,966	20,738	
	of which: SME	6,771	4,705	3,664		7,437	5,509	3,760	
	Retail	65,000	14,680	10,721		66,453	14,777	10,911	
	of which: SME	2,776	1,616	623		2,583	1,402	686	
	Secured by mortgages on immovable property	26,983	26,775	11,644		26,956	26,964	11,673	
	of which: SME	4,551	4,490	1,916		5,050	4,995	2,120	
	Exposures in default	1,650	655	78		1,653	613	68	
	Items associated with particularly high risk	610	592	88	630	683	662	93	635
	Covered bonds	1,550	1,550	135		1,542	1,542	134	
	Claims on institutions and corporates with a ST credit assessment	135	132	133		164	161	135	
	Collective Investments Undertakings (CIU)	559	59	2,221		617	617	1,746	
Equity	13,284	13,284	14,022		16,795	16,794	17,080		
Other exposures	390	390	352		4,335	4,335	3,660		
Standardised Total ²	333,540	313,640	76,390	1,320	326,592	308,683	86,860	1,447	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	76,098	83,250	0		65,577	72,038	0	
	Regional governments or local authorities	8,756	10,472	1,971		9,984	11,297	2,229	
	Public sector entities	72,054	71,415	223		69,920	69,343	299	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	8	8	8		8	8	8	
	Institutions	8,899	41,244	8,460		41,260	41,260	8,860	
	Corporates	31,146	24,563	17,311		32,710	25,212	17,772	
	of which: SME	6,225	4,314	3,078		6,780	4,702	3,313	
	Retail	64,474	14,409	10,470		65,056	14,702	10,857	
	of which: SME	2,740	1,605	917		2,568	1,392	874	
	Secured by mortgages on immovable property	26,444	26,337	10,571		27,579	27,579	10,793	
	of which: SME	4,335	4,474	1,912		5,032	4,976	2,115	
	Exposures in default	1,588	623	74	613	1,600	610	84	613
	Items associated with particularly high risk	428	422	63		503	492	79	
	Covered bonds	1,518	1,518	131		1,512	1,512	131	
	Claims on institutions and corporates with a ST credit assessment	145	145	145		114	114	114	
	Collective Investments Undertakings (CIU)	466	466	1,982		433	433	1,526	
Equity	13,326	13,326	13,774		15,541	15,541	17,429		
Other exposures	3,930	3,930	3,057		4,135	4,135	3,085		
Standardised Total ²	333,540	313,640	76,390	1,344	326,592	308,683	86,860	1,245	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	176	1,469	0		176	1,450	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	791	320	168		793	394	92	
	Corporates	321	239	234		395	224	217	
	of which: SME	17	13	13		15	15	15	
	Retail	1,210	18	13		1,266	13	10	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	2,411	2,408	843		2,432	2,429	859	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	333,540	313,640	76,390	7	326,592	308,683	86,860	8	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	3,289	3,288	0		3,445	3,444	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	572	570	284		676	673	336	
	Corporates	96	96	67		102	102	63	
	of which: SME	70	55	44		76	60	47	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	20	20	2		20	20	2	
	Claims on institutions and corporates with a ST credit assessment	1	1	2		1	1	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	24	24	24		24	24	24		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	333,540	313,640	76,390	3	326,592	308,683	86,860	7	

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	333,540	313,640	76,390	0	326,592	308,683	86,860	0	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	80,246	80,106	0	0	71,450	80,399	0	0
	Regional governments or local authorities	20,841	21,201	2,313	0	8,720	20,001	1,880	0
	Public sector entities	71,664	71,102	270	0	68,492	67,656	247	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	13,743	48,283	10,690	0	13,217	48,462	10,810	0
	Corporates	37,412	29,212	20,411	0	38,737	29,802	20,657	0
	of which: SME	7,078	5,043	4,061	0	8,008	6,186	4,425	0
	Retail	67,303	14,273	16,351	0	69,168	15,279	11,268	0
	of which: SME	2,416	1,204	730	0	2,867	1,577	992	0
	Secured by mortgages on immovable property	20,661	20,418	11,888	0	20,018	20,759	11,475	0
	of which: SME	5,576	5,518	2,366	0	5,502	5,444	2,209	0
	Exposures in default	1,661	613	690	690	1,676	556	613	690
	Items associated with particularly high risk	732	695	1,042	0	808	705	1,058	0
	Exposures in default	1,497	1,496	150	0	1,578	1,377	150	0
Claims on institutions and corporates with a ST credit assessment	203	203	115	0	556	556	228	0	
Collective investments undertakings (CIU)	420	420	420	0	417	417	417	0	
Equity	19,148	19,147	19,913	0	16,746	16,744	17,233	0	
Other exposures	9,208	9,208	9,208	0	8,873	8,873	8,873	0	
Standardised Total ⁴	339,728	321,492	83,418	1,432	326,418	306,751	86,456	1,520	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	72,117	70,511	0	0	62,731	70,321	0	0
	Regional governments or local authorities	20,296	21,601	2,301	0	8,220	21,511	1,871	0
	Public sector entities	71,663	71,101	269	0	68,491	67,655	246	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8,807	43,790	8,791	0	8,402	44,838	11,118	0
	Corporates	32,614	26,302	17,291	0	34,021	25,991	17,679	0
	of which: SME	7,125	5,030	3,571	0	7,799	5,523	3,964	0
	Retail	68,818	14,195	16,475	0	67,826	15,183	11,108	0
	of which: SME	2,399	1,193	724	0	2,847	1,563	963	0
	Secured by mortgages on immovable property	1,607	1,601	927	0	1,593	1,593	927	0
	of which: SME	1,558	1,500	2,361	690	1,484	1,426	2,204	690
	Exposures in default	1,607	603	673	690	1,623	549	603	690
	Items associated with particularly high risk	503	473	710	0	561	471	707	0
	Covered bonds	224	224	224	0	251	251	251	0
Claims on institutions and corporates with a ST credit assessment	103	103	40	0	51	51	21	0	
Collective investments undertakings (CIU)	398	398	1,002	0	384	384	930	0	
Equity	18,890	18,890	19,656	0	16,467	16,467	16,956	0	
Other exposures	4,790	4,790	4,790	0	4,870	4,870	4,870	0	
Standardised Total ⁴	321,492	321,492	83,418	1,432	306,751	306,751	86,456	1,520	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
NETHERLANDS	Central governments or central banks	170	1,290	0	0	170	1,257	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	678	354	147	0	524	343	154	0
	Corporates	271	193	182	0	256	180	182	0
	of which: SME	21	13	13	0	18	13	13	0
	Retail	1,234	17	13	0	1,208	31	23	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2,507	2,504	876	0	2,568	2,565	898	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	50	49	74	0	33	26	39	0
	Covered bonds	18	18	2	0	17	17	2	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	2,507	2,507	876	0	2,568	2,568	898	0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	3,281	3,281	0	0	3,281	3,281	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	647	643	321	0	751	749	373	0
	Corporates	214	157	128	0	213	125	103	0
	of which: SME	99	70	56	0	100	69	53	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	1	0	1	1	0	0
	of which: SME	2	1	1	0	1	1	0	0
	Exposures in default	2	1	2	0	2	1	2	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	20	20	2	0	19	19	2	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	3,281	3,281	321	0	3,281	3,281	373	0	

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴	0	0	0	0	0	0	0	0	

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		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		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB Total ²			0					0			

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2021

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 10Y - more	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	91	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		6	6	0	0	6	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0
f 10Y - more	-4	-4	0	0	0	0	-4	0	0	0	0	0	0	1	0	0	
Total		10	10	0	0	6	-4	0	0	0	0	0	0	93	0	0	95

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	707	386	186	180	331	116	698	392	211	194	372	112
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	110	69	30	30	28	23	111	79	33	33	54	26
of which: small and medium-sized enterprises	8	2	3	3	5		4	2	3	2	0	
Households	597	317	156	150	304	93	587	314	178	162	318	86
DEBT INSTRUMENTS other than HFT	707	386	186	180	331		698	392	211	194	372	
Loan commitments given	4	4	0	0	0	0	3	3	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

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

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	41	2	2	41	1	0	72	3	3	72	1	0	59	2	2	59	1	0	52	4	4	52	2	0
B Mining and quarrying	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	13	0	0	12	0	0	12	0	0
C Manufacturing	882	38	38	882	18	0	1,022	40	40	1,022	19	0	1,000	42	42	1,000	19	0	998	61	61	998	23	0
D Electricity, gas, steam and air conditioning supply	1,006	1	1	1,006	47	0	1,258	5	5	1,258	29	0	1,430	5	5	1,430	24	0	1,056	5	5	1,056	22	0
E Water supply	165	0	0	165	0	0	165	0	0	165	0	0	169	0	0	169	0	0	184	0	0	184	0	0
F Construction	1,265	8	8	1,265	9	0	1,278	11	11	1,278	11	0	1,283	9	9	1,283	9	0	1,279	11	11	1,279	9	0
G Wholesale and retail trade	1,489	48	48	1,489	41	0	1,642	48	48	1,642	42	0	1,607	53	53	1,607	44	0	1,563	45	45	1,563	38	0
H Transport and storage	1,027	4	4	1,027	34	0	1,240	6	6	1,240	33	0	1,024	6	6	1,024	29	0	1,860	6	6	1,860	28	0
I Accommodation and food service activities	319	30	30	319	23	0	331	46	46	331	26	0	330	48	48	330	27	0	347	49	49	347	28	0
J Information and communication	459	5	5	459	11	0	739	11	11	739	14	0	655	19	19	655	12	0	685	11	11	685	10	0
K Financial and insurance activities	2,247	52	52	2,247	50	0	2,260	58	58	2,260	114	0	2,007	59	59	2,007	115	0	2,141	57	57	2,141	100	0
L Real estate activities	16,640	164	164	16,640	141	0	16,290	174	174	16,290	131	0	17,957	131	131	17,957	105	0	18,031	115	115	18,031	114	0
M Professional, scientific and technical activities	2,358	78	78	2,358	65	0	2,531	83	83	2,531	70	0	2,417	127	127	2,417	83	0	2,493	127	127	2,493	92	0
N Administrative and support service activities	1,050	58	58	1,050	40	0	1,085	57	57	1,085	35	0	1,078	51	51	1,078	32	0	1,136	52	52	1,136	35	0
O Public administration and defence, compulsory social security	5	0	0	5	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0
P Education	119	1	1	119	1	0	115	1	1	115	1	0	116	1	1	116	1	0	114	1	1	114	0	0
Q Human health services and social work activities	244	1	1	244	1	0	252	2	2	252	1	0	267	2	2	267	8	0	269	2	2	269	8	0
R Arts, entertainment and recreation	140	5	5	140	7	0	154	6	6	154	8	0	151	6	6	151	8	0	155	6	6	155	7	0
S Other services	47	10	10	47	2	0	60	14	14	60	9	0	57	13	13	57	3	0	48	4	4	48	2	0
Loans and advances	29,722	507	507	29,722	531	0	30,482	567	567	30,482	537	0	31,676	567	567	31,676	518	0	32,530	556	556	32,530	518	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.