

2024 EU-wide Transparency Exercise

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

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

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Key Metrics

La Banque Postale

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	17,116	17,471	17,511	17,865	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	17,116	17,471	17,511	17,865	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	18,604	18,959	18,999	19,353	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	18,604	18,959	18,999	19,353	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	21,055	21,373	21,376	21,694	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	21,055	21,373	21,376	21,694	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	96,195	96,291	94,746	94,109	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	96,195	96,291	94,746	94,109	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	17.79%	18.14%	18.48%	18.98%	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	17.79%	18.14%	18.48%	18.98%	(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	19.34%	19.69%	20.05%	20.56%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.34%	19.69%	20.05%	20.56%	(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	21.89%	22.20%	22.56%	23.05%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.89%	22.20%	22.56%	23.05%	(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	273,867	260,751	265,808	264,668	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	6.79%	7.27%	7.15%	7.31%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,604	18,959	18,999	19,353	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	18,604	18,959	18,999	19,353	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	273,867	260,751	265,808	264,668	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	273,867	260,751	265,808	264,668	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.79%	7.27%	7.15%	7.31%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.79%	7.27%	7.15%	7.31%	[A.2]/[B.2]	

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Capital
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		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	21,055	21,373	21,376	21,894	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,116	17,471	17,511	17,865	C01.00 (0000,0000)	Article 42 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	C01.00 (0000,0000)	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	268	168	168	91	C01.00 (0000,0000)	Articles 36(1) para (c), 36(2) and 36(1) para (g) and (h) of CRR
	A.1.3	Accumulated other comprehensive income	-1,196	-993	-1,295	-1,837	C01.00 (0000,0000)	Articles 41(10), 36(1) para (e) and 38(1) para (i) of CRR
	A.1.4	Other Reserves	13,444	13,266	13,753	14,700	C01.00 (0000,0000)	Articles 41(17) and 36(1) para (d) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(1), 36(1) para (f) and 36(1) para (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-386	-388	-357	-371	C01.00 (0000,0000)	Articles 32 to 35 and 38(1) para (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,245	-855	-896	-958	C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 41(1), 36(1) para (b) and 37 of CRR, Article 41(1), 36(1) para (b) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-220	-215	-214	-206	C01.00 (0000,0000)	Articles 36(1) para (c) and 38(1) of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0000,0000)	Articles 41(10), 36(1) para (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(2), 36(1) para (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (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	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	Articles 42(6), 36(1) para (h) and 88 to 91 of CRR, Article 36(1) para (h), 34(1) para (b), 24(1) para (b) and 28 of CRR, Article 36(1) para (h) and 27(2) of CRR, Article 36(1) para (h), 130(1) of CRR and Article 36(1) para (i) and 132(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (h), 24(1) para (b), 24(1) para (b) and 28 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	C01.00 (0000,0000)	Articles 42(7), 36(1) para (i), 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	C01.00 (0000,0000)	Articles 36(1) para (c) and 38(1) Article 40(1) para (a) and 40(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	C01.00 (0000,0000)	Articles 42(7), 36(1) para (i), 43, 45, 47, 49(1) para (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-35	-35	-37	-31	C01.00 (0000,0000)	Articles 36(1) para (e) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (e) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) para (e) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-71	-71	-87	-87	C01.00 (0000,0000)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-273	-368	-396	-257	C01.00 (0000,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 - 1.1.8 - 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 43(1) to (5), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 483 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 480 to 472, 479 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	C01.00 (0000,0000)	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,488	1,488	1,488	1,488	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00 (0000,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	18,804	18,959	18,999	19,353	C01.00 (0000,0000)	Article 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,451	2,414	2,377	2,341	C01.00 (0000,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	2,451	2,414	2,377	2,341	C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0000,0000) + C01.00 (0000,0000) + C01.00 (0000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	96,195	96,291	94,746	94,109	C01.00 (0000,0000)	Articles 92(3), 95, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0000,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.79%	18.14%	18.48%	18.98%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.34%	19.89%	20.05%	20.56%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.89%	22.20%	22.56%	23.05%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,116	17,471	17,511	17,865	A.1.A.12.A.1.1+MNA.2+A.1.13.A.2.1-A.1.4+MNA.4+A.2.1.A.3(1)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.79%	18.14%	18.48%	18.98%	SR 1(5) (4.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0000,0000)	-

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

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Overview of Risk exposure amounts

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(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	84,976	85,940	85,290	84,433	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	84,976	85,940	85,290	84,433	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	883	769	814	827	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	227	230	247	277	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	211	196	145	154	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,599	1,532	627	794	C 02.00 (r0520, c0010)
Of which the standardised approach	1,599	1,532	627	794	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, c0001)*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	8,298	7,624	7,624	7,624	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	8,298	7,624	7,624	7,624	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	96,195	96,291	94,746	94,109	

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

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

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P&L

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(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	5,902	8,320	2,158	4,275
Of which debt securities income	537	710	101	374
Of which loans and advances income	4,832	6,616	1,733	3,429
Interest expenses	4,744	6,775	1,954	3,557
(Of which deposits expenses)	3,328	4,720	1,228	2,422
(Of which debt securities issued expenses)	788	1,079	270	488
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	0	8
Net Fee and commission income	1,514	2,083	582	1,159
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	-64	-76	53	57
Gains or (-) losses on financial assets and liabilities held for trading, net	146	258	44	16
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-133	-233	-55	-64
Gains or (-) losses from hedge accounting, net	5	-1	28	8
Exchange differences [gain or (-) loss], net	87	106	13	15
Net other operating income /(expenses)	107	144	29	70
TOTAL OPERATING INCOME, NET	2,828	3,832	898	1,986
(Administrative expenses)	2,719	3,684	983	1,920
(Cash contributions to resolution funds and deposit guarantee schemes)	67	77	38	31
(Depreciation)	205	287	75	155
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-55	14	-34	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-16	24	-31	7
(Other provisions)	-39	-10	-3	-10
Of which pending legal issues and tax litigation ¹	0	21	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)	152	177	59	93
(Financial assets at fair value through other comprehensive income)	45	-11	-1	2
(Financial assets at amortised cost)	107	187	59	91
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	82	-4	-13
(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	1,274	1,550	356	758
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	1,015	1,061	136	562
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	926	1,009	93	525
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	926	1,009	93	525
Of which attributable to owners of the parent	918	995	88	515

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."

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Total Assets: fair value and impairment distribution

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(m€ EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	53,601				41,007				38,109				31,703				IAS 1.54 (f)	
Financial assets held for trading	13,564	21	13,543	0	13,503	5	13,493	5	13,561	2	13,579	0	15,874	6	15,868	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	376	71	12	293	394	80	13	300	389	82	15	292	383	80	15	289	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	12,146	9,821	1,843	482	12,018	10,229	1,271	519	11,403	9,653	1,230	520	12,081	9,896	1,660	525	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	223,763				222,849				222,154				225,166				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,162	0	1,162	0	619	0	619	0	561	0	561	0	640	0	640	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	601				381				100				-130				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	27,107				27,948				26,628				26,665					
TOTAL ASSETS	332,321				318,517				314,806				312,403				IAS 1.8(a), 10.6	

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

(m€ EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	11,293	431	0	-3	-56	0	11,487	6	0	-3	0	0	10,880	5	0	-3	0	0	11,561	0	0	-6	0	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	Annex V Part 1.32.44(a)	
Financial assets at amortised cost	Debt securities	30,844	88	31	-19	-8	-25	30,963	86	0	-20	-8	0	30,863	86	0	-20	-8	0	31,250	64	0	-21	-5	0	Annex V Part 1.31.44(b)
	Loans and advances	174,262	17,632	2,372	-128	-549	-835	176,754	14,146	2,504	-150	-518	-908	175,797	14,357	2,693	-101	-517	-946	176,644	14,255	2,607	-166	-526	-936	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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

La Banque Postale

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	12,364	10,126	12,876	14,238	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	3,594	3,796	4,320	4,463	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	288,810	276,946	269,771	265,763	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,539	2,166	2,033	1,848	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	490	-331	-339	-328	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	381	454	399	430	IAS 37.10; IAS 1.54(l)
Tax liabilities	114	108	108	99	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	2,052	3,134	3,452	3,871	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	310,344	296,399	292,620	290,382	IAS 1.9(b); IG 6
TOTAL EQUITY	21,977	22,118	22,306	22,020	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	332,321	318,517	314,926	312,403	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		5,828	5,437	5,291	4,826	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	1,263	1,176	500	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	483	500	500	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,542	8,556	9,133	7,413	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,671	2,320	1,497	1,449	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,405	14,069	14,397	12,916	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	640	378	1,121	130	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	26,625	21,341	21,247	25,467	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	8,244	5,417	3,934	4,802	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,791	7,087	6,759	6,409	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,017	5,214	4,907	4,835	ECB/2013/33 Annex 2.Part 2.9.1
	Households	197,412	195,285	194,281	194,409	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	74,816	72,465	71,594	71,928	Annex V.Part 1.42(f), 44(c)
Debt securities issued		40,221	39,850	37,170	34,624	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,272	2,382	2,351	2,345	Annex V.Part 1.37
Other financial liabilities		222	232	222	247	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		307,308	293,033	289,000	286,312	

2024 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 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	1,544	1,532	0	0	0	0						0	0	0	0								
Of which: General risk	1,535	1,531	0	0	0	0						0	0	0	0								
Of which: Specific risk	9	1	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	56	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	1,990	1,532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	627	794	0	0	0	0						0	0	0	0								
Of which: General risk	627	787	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	7	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	627	794	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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
(HGB, %)									
Consolidated data	Central governments or central banks	0,049	0,200	0	0	0,036	0,040	0	0
	Regional governments or local authorities	7,681	10,296	1,941	0	8,144	10,463	2,289	0
	Public sector entities	69,365	68,763	324	0	69,600	68,812	354	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	11,692	80,183	11,821	0	12,251	81,064	11,898	0
	Corporates	39,589	31,215	22,795	0	39,792	30,213	22,442	0
	of which: SME	9,329	6,919	5,265	0	9,928	7,329	5,629	0
	Retail	6,249	17,794	9,361	0	6,649	19,029	9,571	0
	Secured by mortgages on immovable property	2,895	1,649	1,022	0	2,817	1,589	995	0
	of which: SME	21,270	10,920	11,056	0	21,158	10,799	11,050	0
	of which: SME	6,321	6,134	2,379	0	6,247	6,052	2,322	0
	Economic In default	2,425	1,102	1,131	872	2,627	1,185	1,490	963
	Items associated with participative high risk	651	594	891	746	620	620	529	0
	Covered bonds	2,047	2,047	293	0	2,051	2,051	293	0
Claims on institutions and corporates with a SF credit assessment	834	834	206	0	109	109	67	0	
Collective investments undertakings (CIS)	26	26	26	0	26	26	26	0	
Equity	20,512	20,512	21,538	0	21,507	21,507	22,138	0	
Other resources	9,271	9,271	3,851	0	9,561	9,561	3,821	0	
Standardised total ³	248,282	248,692	82,784	1,618	253,494	253,873	86,872	1,791	

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 portion under the results prior to the 2018 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following table. Coverage of counterparty covering up to 95% of total exposures or Top 35 countries ranked by original exposure, calculated as of last quarter.

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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
(HGB, %)									
FRANCE	Central governments or central banks	14,232	62,341	1,361	0	61,063	69,711	1,559	0
	Regional governments or local authorities	7,119	3,618	225	0	8,882	11,478	2,289	0
	Public sector entities	65,344	65,763	323	0	66,439	68,111	354	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	7,779	48,513	5,812	0	8,892	47,474	5,940	0
	Corporates	26,851	19,281	13,281	0	31,052	26,121	19,264	0
	of which: SME	8,228	6,421	4,887	0	9,239	6,711	5,137	0
	Retail	67,389	12,789	9,228	0	67,763	12,949	9,129	0
	Secured by mortgages on immovable property	2,872	1,632	1,022	0	2,798	1,572	995	0
	of which: SME	29,284	28,844	19,894	0	29,163	28,729	19,899	0
	Retail	6,120	6,120	2,071	0	6,251	6,251	2,252	0
	Secured by mortgages on immovable property	3,599	1,979	1,280	872	3,585	1,595	1,496	963
	Items associated with participative high risk	154	450	475	431	151	441	446	0
	Covered bonds	536	536	54	0	569	569	57	0
Claims on institutions and corporates with a SF credit assessment	421	421	84	0	58	58	17	0	
Collective investments undertakings (CIS)	246	246	246	0	253	253	223	0	
Equity	20,749	20,749	21,761	0	21,749	21,749	22,946	0	
Other resources	9,721	9,721	3,933	0	10,511	10,511	3,923	0	
Standardised total ³	248,282	248,692	82,784	1,618	253,494	253,873	86,872	1,791	

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 nationality includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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
(HGB, %)									
SPAIN	Central governments or central banks	3,514	3,514	0	0	3,510	3,510	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	328	327	429	0	721	728	385	0
	Corporates	155	69	75	0	161	98	84	0
	of which: SME	41	41	35	0	36	34	46	0
	Retail	0	0	0	0	11	11	0	0
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Economic In default	0	0	0	0	0	0	0	0
	Items associated with participative high risk	10	10	10	0	10	10	10	0
	Covered bonds	86	86	14	0	98	98	14	0
	Claims on institutions and corporates with a SF credit assessment	233	233	44	0	1	1	1	0
Collective investments undertakings (CIS)	10	10	10	0	10	10	10	0	
Equity	28	28	28	0	28	28	28	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total ³	4,866	4,866	1,016	0	4,926	4,926	1,016	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 nationality includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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
(HGB, %)									
NETHERLANDS	Central governments or central banks	141	1,161	0	0	127	1,163	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	398	381	189	0	384	384	186	0
	Corporates	486	321	271	0	421	396	261	0
	of which: SME	41	41	41	0	41	41	41	0
	Retail	1,817	113	10	0	1,764	15	11	0
	Secured by mortgages on immovable property	2,046	0	0	0	2,046	0	0	0
	of which: SME	1,896	1,893	652	0	1,872	1,889	654	0
	Economic In default	12	4	4	0	4	4	4	0
	Items associated with participative high risk	58	58	0	0	57	57	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a SF credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	0	
Standardised total ³	2,903	2,903	24	0	2,922	2,922	24	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 nationality includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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, %)								
Central governments or central banks	62,205	72,307	0		60,489	70,983	0	
Regional governments or local authorities	2,272	20,209	1,015		9,922	13,963	2,293	
Public sector entities	70,221	89,823	229		67,259	86,949	228	
Multilateral Development Banks	0	27	0		0	28	0	
International Organisations	0	7	0		13	12	0	
Institutions	19,703	49,724	11,888		19,324	49,728	11,238	
Corporates	38,516	29,808	21,708		39,225	30,479	22,671	
of which: SME	1,898	7,300	5,398		10,109	6,887	5,154	
Retail	69,495	12,969	9,991		60,887	12,998	9,982	
Secured by mortgages on immovable property	2,826	1,395	999		2,758	1,337	982	
of which: SME	23,208	20,805	14,445		23,560	20,728	14,474	
of which: SME	6,294	6,094	2,200		6,493	6,294	2,443	
Exposures in default	2,772	1,254	1,505	993	2,728	1,334	1,534	1,011
Items associated with particular high risk	997	621	931		708	602	978	
Covered bonds	299	299	299		299	299	299	
Claims on institutions and corporates with a ST credit assessment	268	268	135		441	441	229	
Collective investments undertakings (CIU)	295	295	295		295	295	295	
Equity	21,910	21,910	21,910		20,053	20,053	20,769	
Other resources	8,093	8,093	8,768		8,677	8,677	9,346	
Standardised Total ²	224,663	297,693	64,900	1,744	224,329	292,263	64,100	1,810

(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 portfolio until the results prior to the 2024 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following logic: 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 31/03/2024				As of 30/06/2024			
	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, %)								
Central governments or central banks	54,285	63,093	0		52,537	60,728	0	
Regional governments or local authorities	1,015	9,782	1,015		1,722	12,098	2,293	
Public sector entities	70,221	89,613	229		67,254	86,644	229	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	7,799	49,903	9,929		7,487	49,880	9,908	
Corporates	24,345	24,345	19,803		24,345	24,345	19,709	
of which: SME	9,314	6,712	5,108		9,362	6,848	5,254	
Retail	62,798	12,218	6,499		62,798	12,248	6,522	
Secured by mortgages on immovable property	2,826	1,577	999		2,729	1,515	999	
of which: SME	28,956	28,820	19,740		28,176	28,176	19,779	
Exposures in default	2,722	1,252	1,519	988	2,684	1,329	1,339	1,009
Items associated with particular high risk	401	401	401		401	401	401	
Covered bonds	1,094	1,094	109		1,279	1,279	128	
Claims on institutions and corporates with a ST credit assessment	321	321	321		401	401	326	
Collective investments undertakings (CIU)	248	248	248		248	248	248	
Equity	23,729	23,729	23,729		23,069	23,069	23,069	
Other resources	1,603	1,603	1,764		1,677	1,677	1,745	
Standardised Total ²	160,643	207,693	64,900	1,744	160,677	202,263	64,100	1,762

(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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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, %)								
Central governments or central banks	3,217	3,217	0		3,216	3,216	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	723	723	269		723	723	269	
Corporates	142	78	63		134	72	58	
of which: SME	52	49	41		51	50	42	
Retail	1	1	0		1	1	0	
Secured by mortgages on immovable property	1	0	0		1	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 particular 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 resources	0	0	0		0	0	0	
Standardised Total ²	4,140	4,140	269	0	4,140	4,140	269	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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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, %)								
Central governments or central banks	377	1,804	0		377	1,805	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	414	176	87		401	93	37	
Corporates	176	300	248		165	289	229	
of which: SME	91	16	11		12	14	12	
Retail	1,752	15	17		1,724	14	17	
Secured by mortgages on immovable property	1,870	1,870	606		1,883	1,880	608	
of which: SME	0	0	0		0	0	0	
Exposures in default	15	4	4	2	13	3	3	1
Items associated with particular 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 resources	0	0	0		0	0	0	
Standardised Total ²	891	2,000	345	2	891	2,008	345	2

(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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2023

(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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		7	7	0	0	6	1	0	0	0	0	0	0	2	0	0	1

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and 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 Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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]	Finland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	France	63,467	62,467	3	0	0	0	63,395	0	0	0	0	0	0	1,078	0		
[3M - 1Y]		1,124	1,124	0	0	99	0	976	0	0	0	0	0	0	1,202	0		
[1Y - 2Y]		458	458	0	0	50	0	374	1	20	0	0	0	0	199	0		
[2Y - 3Y]		359	359	0	0	23	0	336	7	0	0	0	0	0	1	0		
[3Y - 5Y]		3,350	3,350	0	0	0	0	3,463	2	18	0	0	0	0	295	0		
[5Y - 10Y]		15,034	15,034	15	0	21	0	14,978	20	162	10	105	0	0	34	0		
[10Y - more]	8,795	8,794	0	0	0	0	7,950	82	210	40	251	0	0	2,768	0			
Total		92,787	92,785	17	0	266	0	91,473	105	517	50	384	0	5,688	0			2,614
[0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		12	12	0	0	12	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		870	870	0	0	0	0	870	0	0	0	0	0	0	0	0		
[3Y - 5Y]		526	526	0	0	0	0	526	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		1,407	1,407	0	0	12	0	1,396	0	0	0	0	0	0	0			0
[0 - 3M]	Croatia																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Greece																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Hungary																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Ireland																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y - more]																		
Total																		
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		227	227	0	0	0	0	227	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		26	26	0	0	0	0	26	0	0	0	0	0	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		253	253	0	0	0	253	0	0	0	0	0	0	0	0			0

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	7	7	0	0	0	0	6	1	0	0	0	0	0	2	0	1

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

	As of 30/09/2023												As of 31/12/2023												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾				On performing exposures ³⁾		On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ²⁾				On performing exposures ³⁾		On non-performing exposures ³⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾											Of which: defaulted	Of which Stage 3 ⁴⁾									Of which: defaulted
min EUR																									
Cash balances at central banks and other demand deposits	52,471	0	0	0	0	0	0	0	0	0	0	39,880	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	43,079	0	31	31	31	87	25	25	0	0	42,853	0	0	0	0	32	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,538	0	0	0	0	3	0	0	0	0	29,495	0	0	0	0	2	0	0	0	0	0	0	0	0	0
Credit institutions	9,817	0	0	0	0	2	0	0	0	0	9,451	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Other financial corporations	2,906	0	0	0	0	47	0	0	0	0	3,076	0	0	0	0	24	0	0	0	0	0	0	0	0	0
Non-financial corporations	816	0	31	31	31	33	25	25	0	0	837	0	0	0	0	6	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	194,246	321	2,372	2,372	2,372	677	835	835	737	193,404	237	2,504	2,504	2,504	668	908	908	699							
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	75,480	1	109	109	109	1	41	41	0	75,331	0	17	17	17	2	1	1	1							
Credit institutions	1,394	0	0	0	0	0	0	0	0	1,116	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,632	5	7	7	7	78	1	1	0	2,512	5	25	25	25	48	3	3	3							
Non-financial corporations	31,521	227	1,141	1,141	1,141	320	247	247	383	31,468	140	1,324	1,324	1,324	382	325	325	348							
of which: small and medium-sized enterprises	9,412	23	368	368	368	102	103	103	88	9,667	33	474	474	474	156	124	124	100							
of which: Loans collateralized by commercial immovable property	7,214	11	210	210	210	3	30	30	162	6,644	31	97	97	97	53	24	24	44							
Households	83,238	86	1,114	1,114	1,114	277	547	547	354	82,977	90	1,139	1,139	1,139	209	579	579	356							
of which: Loans collateralized by residential immovable property	26,987	37	302	302	302	100	132	132	169	26,840	34	302	302	302	93	138	138	156							
of which: Credit for consumption	6,269	26	380	380	380	101	241	241	0	6,344	27	388	388	388	92	253	253	0							
DEBT INSTRUMENTS other than HFT	289,816	321	2,402	2,402	2,402	764	860	860	737	276,137	237	2,504	2,504	2,504	701	908	908	699							
OFF-BALANCE SHEET EXPOSURES	62,791		47	47	47	91	19	19	0	59,199		120	120	120	114	31	31								

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD)

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ For the off-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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
La Banque Postale

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾							
(in € bn)																					
Cash balances at central banks and other demand deposits	37,079	0	0	0	0	0	0	0	0	0	38,373	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	42,126	0	0	0	0	31	0	0	0	0	43,184	0	0	0	0	32	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,685	0	0	0	0	2	0	0	0	0	30,198	0	0	0	0	1	0	0	0	0	0
Credit institutions	9,132	0	0	0	0	-1	0	0	0	0	9,511	0	0	0	0	-1	0	0	0	0	0
Other financial corporations	2,572	0	0	0	0	24	0	0	0	0	2,845	0	0	0	0	24	0	0	0	0	0
Non-financial corporations	757	0	0	0	0	6	0	0	0	0	810	0	0	0	0	4	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	192,847	414	2,693	2,693	2,693	668	946	946	810	0	195,507	298	2,607	2,607	2,607	692	938	938	811	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	72,286	0	17	17	17	-1	-2	-2	0	0	72,646	0	18	18	18	-1	-1	-1	0	0	0
Credit institutions	1,809	0	0	0	0	0	0	0	0	0	2,676	0	0	0	0	1	0	0	0	0	0
Other financial corporations	5,569	30	74	74	74	57	12	12	0	0	6,120	-1	76	76	76	70	31	31	0	0	0
Non-financial corporations	30,066	295	1,418	1,418	1,418	353	362	362	434	0	30,419	207	1,305	1,305	1,305	338	352	352	495	0	0
of which: small and medium-sized enterprises	9,423	63	502	502	502	136	129	129	213	0	9,699	41	533	533	533	140	144	144	203	0	0
of which: Loans collateralised by commercial immovable property	6,842	157	238	238	238	41	39	39	194	0	6,917	28	318	318	318	37	84	84	232	0	0
Households	83,120	89	1,184	1,184	1,184	256	576	576	375	0	83,646	96	1,208	1,208	1,208	262	592	592	458	0	0
of which: Loans collateralised by residential immovable property	26,762	35	301	301	301	92	132	132	169	0	26,769	32	303	303	303	85	109	109	194	0	0
of which: Credit for consumption	6,393	28	392	392	392	93	258	258	0	0	6,499	29	399	399	399	94	262	262	0	0	0
DEBT INSTRUMENTS other than HFT	272,844	414	2,693	2,693	2,693	699	946	946	810	0	288,842	298	2,607	2,607	2,607	724	938	938	811	0	0
OFF-BALANCE SHEET EXPOSURES	61,291		126	126	126	106	16	16	0	0	62,123		203	203	203	189	43	43	0	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / 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) 2012/1451 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		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)	675	414	218	211	316	113	704	421	228	219	321	115
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	155	109	38	36	51	39	182	107	36	33	63	41
of which: small and medium-sized enterprises	12	7	5	4	6		11	7	2	1	0	
Households	520	305	180	175	265	74	522	314	192	186	258	75
DEBT INSTRUMENTS other than HFT	675	414	218	211	316		704	421	228	219	321	
Loan commitments given	6	6	0	0	0	0	5	5	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.

2024 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	775	497	228	219	319	118	781	523	218	211	333	151
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	249	175	36	32	58	36	254	192	37	36	59	51
of which: small and medium-sized enterprises	10	6	3	3	0		10	6	3	3	0	
Households	526	322	193	186	261	81	527	331	182	176	274	100
DEBT INSTRUMENTS other than HFT	775	497	228	219	319		781	523	218	211	333	
Loan commitments given	5	4	0	0	0	0	5	4	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 La Banque Postale

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	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-performing	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-performing	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-performing	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	38	1	1	38	1	0	45	3	3	45	2	0	45	3	3	45	2	0	42	3	3	42	2	0
B Mining and quarrying	11	0	0	11	0	0	11	0	0	11	0	0	10	0	0	10	0	0	11	0	0	11	0	0
C Manufacturing	1,016	109	109	1,016	23	0	1,038	144	144	1,038	44	0	1,244	176	176	1,244	53	0	1,265	188	188	1,265	72	0
D Electricity, gas, steam and air conditioning supply	1,105	8	8	1,105	28	0	1,206	31	31	1,206	11	0	1,194	26	26	1,194	10	0	1,203	28	28	1,203	10	0
E Water supply	215	2	2	215	1	0	208	2	2	208	1	0	208	2	2	208	1	0	214	2	2	214	1	0
F Construction	1,680	37	37	1,680	14	0	1,373	48	48	1,373	29	0	1,470	55	55	1,470	25	0	1,450	89	89	1,450	33	0
G Wholesale and retail trade	1,637	81	81	1,637	47	0	1,981	170	170	1,981	71	0	1,812	181	181	1,812	72	0	1,710	140	140	1,710	72	0
H Transport and storage	1,310	26	26	1,310	18	0	1,354	57	57	1,354	27	0	1,473	56	56	1,473	26	0	1,363	51	51	1,363	24	0
I Accommodation and food service activities	413	46	46	413	20	0	413	49	49	413	23	0	427	19	19	427	25	0	467	46	46	467	32	0
J Information and communication	794	9	9	794	17	0	833	11	11	833	9	0	870	12	12	870	7	0	753	12	12	753	5	0
K Financial and insurance activities	2,186	118	118	2,186	109	0	2,100	28	28	2,100	19	0	658	3	3	658	16	0	637	1	1	637	12	0
L Real estate activities	16,542	377	377	16,542	133	0	16,160	379	379	16,160	193	0	16,060	388	388	16,060	298	0	16,208	429	429	16,208	293	0
M Professional, scientific and technical activities	2,706	201	201	2,706	124	0	2,862	302	302	2,862	165	0	3,022	386	386	3,022	189	0	3,238	256	256	3,238	163	0
N Administrative and support service activities	1,191	14	14	1,191	19	0	1,122	50	50	1,122	19	0	1,178	56	56	1,178	20	0	1,205	42	42	1,205	21	0
O Public administration and defence, compulsory social security	323	1	1	323	0	0	27	0	0	27	0	0	200	0	0	200	1	0	186	0	0	186	0	0
P Education	75	3	3	75	2	0	81	2	2	81	2	0	26	3	3	26	2	0	28	2	2	28	2	0
Q Human health services and social work activities	290	66	66	290	3	0	285	18	18	285	4	0	125	9	9	125	4	0	138	12	12	138	4	0
R Arts, entertainment and recreation	145	6	6	145	4	0	143	6	6	143	3	0	126	5	5	126	3	0	126	5	5	126	3	0
S Other services	47	6	6	47	1	0	46	3	3	46	1	0	22	3	3	22	1	0	26	4	4	26	1	0
Loans and advances	31,021	1,141	1,141	31,021	667	0	31,468	1,324	1,324	31,468	687	0	30,066	1,418	1,418	30,066	715	0	30,419	1,205	1,205	30,419	691	0

¹The 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.08.01), 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.