

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.



Leverage ratio

	(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	18,316	18,194	18,246	19,004	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	18,316	18,194			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	265,625	271,343	266,779	268,177	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	265,625	271,343			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.90%	6.71%	6.84%	7.09%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.90%	6.71%			[A.2]/[B.2]	



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			As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	20,619	20,460	20,476	21,168	C 01.00 (10010-10010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	16,828	16,706	16,758	17,516	C 01.00 (10000Lc0010)	Article SO 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		C 01.00 (10000);0010)	
						6,831		Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		95	95	95	185	C 01.00 (r0130,r0010)	Articles 26(1) point (rd, 36(2) and 36 (1) points (a) and (I) of CRR
	A.1.3		-1,732	-1,750	-1,803	-1,715	C 01.00 (r0180,r0010)	Articles 4(100), 26(1) point (d) and 26 (1) point (f) of CRR
	A.1.4		14,695	14,456	14,724	14,152	C 01.00 (1020Q,10010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (10210):0010)	Articles 4[112], 26[1] point (f) and 26 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (10230);0010)	Article 84 of CRR
	A.1.7		-382	-308	-318	-238	C 01.00 (10250,c0010)	Articles 22 to 25 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-978	-892	-977	-1,045	C 01.00 (r0300[c0010] + C 01.00 (r0340[c0010]	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-206	-201	-201	-201	C 01.00 (10070);0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	0	0	0	C 01.00 (r0380,r0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0	0	0	C 01.00 (r0390 _c 0010)	Articles 4(109), 26(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (1040);c0010)	Article 36(1) point (j) of CRR
	A.1.14		0	0	0	0	C 01.00 (H0450[x0010] + C 01.00 (H0460[x0010] + C 01.00 (H0470[x0010] + C 01.00 (H0471[x0010] + C 01.00 (H0472[x0010]	Articles 4(36), 36(3) point (6) (3) and 89 to 95 of CRR; Articles 36(2) point (6) (8), 243(3) point (6), 244(3) point (6) and 256 of CRR; Articles 36(3) point (6) and 256 of CRR; Articles 36(3) point (6) and 515(8) of CRR and Articles 34(3) point (6) (6) and 55(4) of CRR and Articles 34(3) point (6) (6) and 55(4) of CRR and Articles 34(3) point (6) (6) and 55(4) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,r0010)	153(8) of GRR and Articles 36(1) point (); (i) and 155(4) of GRR. Articles 36(1) point (i); (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r048Q,r0010)	Articles 4(27), 36(1) point (N); 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 (r049Q,r0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (s) 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 (10500,10010)	Articles 4(27); 36(1) point (I); 43, 45; 47; 48(1) point (I); 49(1) to (I) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (10510,10010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-66	-49	-44	-52	C 01.00 (10513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.188		0	0	0	0	C 01.00 (10514,c0010)	Article 36(1), point (n) and Article 1331(2) CBR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (10515,r0010)	Article 36(1), point (I) CRR
	A.1.19		-87	-87	-115	-115	C 01.00 (10524,r0010)	Article 3 CSR
	A.1.20	CET1 capital elements or deductions - other	-1,343	-1,391	-1,434	-286	C 01.00 (10528),10010)	
	A 1.21		0	0	0	0	GA1{11.1.6 + 1.11.8 + 11.1.26}	
	A121.1		0			0	C 01.00 (r0220,r0010)	Articles 482(1) to (3), and 484 to 467 of CRR
	A 1.21.2		0	0	0	0	C 01:00 (+0240);c0010)	Articles 479 and 480 of CRR
	A1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (10520-10010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		1,488	1,488	1,488	1,488	C 01.00 (10530,10010)	Article 61 of CRR
	A.2.1		1,488	1,488	1,488	1,488	C 01.00 (10540,r0010) + C 01.00 (10670,r0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (x0720,x0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10700,c0010) + C 01.00 (10710,c0010) + C 01.00 (10780,c0010) + C 01.00 (10784,c0010) + C 01.00 (10784,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,r0010) + C 01.00 (r0680,r0010) + C 01.00	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	18,316	18,194	18,246	19,004	(0730,c0010) C 01:00 (:0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,903	2,266	2,230	2.164	C 01.00 (10750-10010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,303	2,266	2,230	2,164	C 01:00 (H0760; c0010) + C 01:00 (H0890; c0010)	PRINTED FAMILIAN
	A.4.1	Tier 2 Capital instruments	2,903	2,200	2,230	2,164		
	A.4.2		0	0	0	0	$\begin{array}{l} C\ 01.00\ (6930_{1}.0010_{1}) + C\ 01.00\ (6920_{1}.0010_{1}) + C\ 01.00\\ (6930_{1}.0010_{1}) + C\ 01.00\ (6940_{1}.0001_{1}) + C\ 01.00\ (6950_{1}.0001_{1}) + C\\ (60070_{1}.0010_{1}) + C\ 01.00\ (6970_{1}.0001_{1}) + C\ 01.00\\ (6974_{1}.0010_{1}) + C\ 01.00\ (6978_{1}.0010_{1}) + C\ 01.00\\ \end{array}$	
	A.4.3		0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10900,c0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	92,539	93,922	96,706	96,061	C 02.00 (+0010,r0010)	Articles 90(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		0	0			C 05.01 (10010,10040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			96,706	96,061	C 02.00 (10036,r0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.18%	17.79%	17.33%	18.23%	CA2(1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.79%	19.37%	18.87%	19.78%	CA2 (2)	
	с.3	TOTAL CAPITAL RATIO (transitional period)	22.28%	21.78%	21.17%	22.04%	CA2 (E)	
	C.A	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			17.33%	18.23%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			18.87%	19.78%		
(CRR3)	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			21.17%	22.04%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,828	16,706			[A.1-A.1.12-A.1.21+MIN[A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.18%	17.79%			[0.1]/[0-0.1]	
Fully loaded (CRR2) ^[1]	,	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440);20010)	
	,	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440);20020)	
Memo items	,	Adjustments to 12 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,r0020)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			c 05.01 (10440):0040)	
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Overview of Risk exposure amounts

		RW	WAS		I
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽²⁾	82,755	84,091	84,700	84,315	C02.00 (1904x0, c0010) - (C07.00 (1909x0, c022x0, s001) - C07.00 (1911x0, c022x0, s001) - C7.00 (1913x0, c022x0, s001) - C08.01 (1904x0, c12xx0, s001) - C08.01 (1904x0, s001) - C08.0
Of which the standardised approach	82,755	84,091	84,700	84,315	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) - C 07.00 (r0110, r0220, 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	C02.00 (r0310, c0010) - (C06.01 (r0040, c0360, s001) + C06.01 (r0050, c0360, s001) + C06.01 (r0040, c0340, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r04.20, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	915	1,066	911	916	C 2709 (6909, 0222, 0031 + C 07 20 (69110, 02223, 0031 + C 07 20 (69130, 02223, 0031 + C 08.21 (69040, 02240, 0201 + C 08.20 (
Credit valuation adjustment - CVA	257	284	243	274	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 0 Z 00 (p-0496, c0010)
Securitisation exposures in the banking book (after the cap)	196	238	415	272	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	791	968	942	789	C 02.00 (19520, c0010) (+C 002.00.a (1755, c010) +C 002.00.a (17770, c010))
Of which the standardised approach	791	968	942	789	C 02.00 (19530, c0010)
Of which IMA	0	0	0	0	C 02.00 (19580, c0010) +C 002.00.a (1755, c010)
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+MANIC 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	7,624	7,275	9,495	9,495	C 02.00 (r6580, c8010)
Of which basic indicator approach	0	0			C 02.00 (10600, c0010)
Of which standardised approach	7,624	7,275			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r06.20, c0010)
Other risk exposure amounts ⁽¹⁾	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - (C 002.00 a (r755, c010) +C 002.00 a (r7770, c010))
Total risk exposure amount pre-floor			96,706	96,061	
Floor adjustment			0	0	C 02.00 (70035, C0010)
Total	92,539	93,922	96,706	96,061	

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

⁽P) 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 Securifssations)' section.

^[9] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	6,232	8,055	2,049	3,750
Of which debt securities income	560	727	175	474
Of which loans and advances income	5,157	6,811	1,534	2,824
Interest expenses	5,084	6,526	1,648	2,937
(Of which deposits expenses)	3,598	4,729	1,038	1,971
(Of which debt securities issued expenses)	707	944	211	399
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	8	8	0	10
Net Fee and commission income	1,745	2,314	574	1,164
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	80	94	24	28
Gains or (-) losses on financial assets and liabilities held for trading, net	51	-17	3	43
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-158	-129	-1	-71
Gains or (-) losses from hedge accounting, net	3	17	4	11
Exchange differences [gain or (-) loss], net	19	20	2	6
Net other operating income /(expenses)	106	136	33	189
TOTAL OPERATING INCOME, NET	3,003	3,974	1,040	2,192
(Administrative expenses)	2,783	3,743	926	1,899
(Cash contributions to resolution funds and deposit guarantee schemes)	33	8	29	31
(Depreciation)	228	354	97	167
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-14	-27	-6	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-15	-5	-7
(Other provisions)	-12	-12	-1	10
Of which pending legal issues and tax litigation ⁽¹⁾	0	-16	0	0
Of which restructuring ⁴	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)	178	246	48	133
(Financial assets at fair value through other comprehensive income)	3	2	1	1
(Financial assets at amortised cost)	175	245	47	132
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-17	-64	-31	-32
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1,083	1,582	232	858
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	895	1,296	208	848
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	848	1,206	203	840
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	848	1,206	203	840
Of which attributable to owners of the parent	833	1,186	198	831
(1) Information available only as of end of the year				

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."



Total Assets: fair value and impairment distribution

La Banque Postale

(min EUR)		As of 30	1/09/2024			As of 31,	/12/2024			As of 31/	03/2025			As of 30/0	06/2025			
			Fair value hierarch	Y			Fair value hierarchy				Fair value hierarch	у			Fair value hierarch	у		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References	
Cash, cash balances at central banks and other demand deposits	32,532				28,128				24,706				20,419				IAS 1.54 (i)	
Financial assets held for trading	16,296	16	16,281	0	18,278	17	18,262	0	17,370	159	17,211	0	20,052	176	19,875	0	IFRS 7.8(a)(i);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	375	82	8	285	293	50	9	233	336	54	9	273	334	52	9	273	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	13,461	10,936	1,998	527	14,338	11,177	2,626	534	17,129	13,795	2,798	537	17,749	14,422	2,787	541	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	225,958				232,666				227,851				231,874				IFRS 7.8(1); IFRS 9.4.1.2	
Derivatives – Hedge accounting	418	0	418	0	400	0	400	0	369	0	369	0	359	0	359	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	482				490				264				340				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	27,060				26,733				26,438				26,367					
	316,582				321,326				314,463				317,493				IAS 1.9(a), IG 6	

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

(min	EUR)			As of 3	0/09/2024					As of 31/1	12/2024					As of 31/0	13/2025					As of 30/1	6/2025			
		Gr	ross carrying amou	nt ⁽²⁾	Ac	cumulated impairmer	nt ⁽²⁾	Gn	oss carrying amount	; ⁽²⁾	Acci	umulated impairmen	1t ⁽²⁾	Gri	ss carrying amount	(P)	Acci	ımulated impairme	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽²⁾	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ^[3]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit trisk 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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets		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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	References
Financial assets at fair value through other		12,941	0	0	-6	0	0	13,809	0	0	-5	0	0	16,598	0	0	-6	0	0	17,204	10	0	-6	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	31,865	33	0	-24	-3	0	32,936	79	0	-33	-12	0	34,471	78	0	-33	-12	0	34,341	63	0	-35	-11	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	179,284	13,854	2,639	-162	-536	-991	186,385	12,511	2,523	-139	-598	-985	179,629	12,765	2,695	-130	-608	-1,005	182,660	13,941	2,663	-126	-640	-983	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

La Banque Postale

(mln EUR)

(IIIII EUK)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	14,030	14,195	13,968	16,163	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	4,763	4,807	5,282	5,255	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	269,965	274,969	267,703	268,431	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	1,872	1,958	1,791	1,638	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-183	-161	-143	-117	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	418	404	399	405	IAS 37.10; IAS 1.54(I)
Tax liabilities	111	114	114	115	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	3,158	3,488	3,381	3,595	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	294,134	299,775	292,495	295,484	IAS 1.9(b);IG 6
TOTAL EQUITY	22,448	21,551	21,968	22,009	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	316,582	321,326	314,463	317,493	IAS 1.IG6

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



Breakdown of liabilities

La Banque Postale

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		6,411	6,659	5,938	6,131	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	1,200	2,000	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21,297	9,265	10,051	13,027	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,260	2,883	1,249	1,239	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,711	18,182	17,023	17,949	Annex V.Part 1.42(c),44(c)
Para dia	of which: Current accounts / overnight deposits	434	282	383	403	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	12,695	24,011	20,190	17,965	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,396	3,430	3,394	3,237	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,843	6,261	5,722	5,652	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,468	4,733	4,284	4,181	ECB/2013/33 Annex 2.Part 2.9.1
	Households	194,283	191,878	190,960	190,258	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	71,434	69,267	68,959	68,972	Annex V.Part 1.42(f), 44(c)
Debt securities issued		38,153	39,437	37,431	38,261	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	2,418	2,446	2,439	2,454	Annex V.Part 1.37
Other financial liabilities		237	237	229	243	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		290,630	295,930	288,744	291,487	



Market Risk La Banque Postale

									La banque i													
	SA					IN	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	MIGRATIC	AL DEFAULT AND N RISK CAPITAL HARGE	ALL PRICE RISI	S CAPITAL CHA	RGE FOR CTP		VaR (Memor	randum item)	STRESSED VaR (A	Memorandum item)	INCREMENT. AND MIGRA CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
Traded Debt Instruments	791	968	0	0	0	0							0	0	0	0						
Of which: General risk	777	953	0	0	0	0							0	0	0	0						
Of which: Specific risk	14	15	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: General risk 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	791	968	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2025	As of 30/06/2025				As of 31/	03/2025									As of 30/0	5/2025					
Traded Debt Instruments	942	789	0	0	0	0							0	0	0	0						
Of which: General risk	914	760	0	0	0	0							0	0	0	0						
Of which: Specific risk	28	29	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0								0		0						
Of which: General risk	0	0	0	0	0	0							0	0	ō	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	942	789	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 is under the particular approach for positions and those resulting from the add-on for internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA OVI template.

2025 EU-wide Transparency Exercise
Credit Risk - Standardised Approach
La Banque Postale

					Standardise	d Approach			
			As of 30	/09/2024			As of 31,	12/2024	
	(min EUR. No	Original Exposure (F)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁹⁴	Original Exposure ⁶⁴	Exposure Value ⁽⁶⁾	Risk esposure amount	Value adjustments and provisions (4)
	Central governments or central banks	62,707	72,769	6		60,316	70,333	6	
	Regional governments or local authorities	8,585	12,000	769		9,596	12,811	903	
	Public sector entities	67,379	67,073	219		67,823	67,405	176	
	Multilateral Development Banks	9	28	0		9	35	0	
	International Organisations	32	31	0		58	57	0	
	Institutions	11,325	50,483	11,419		11,956	51,231	11,817	
	Corporates	38,806	29,794	22,429		39,410	30,587	23,125	
	of which: SME	10,425	7,708	5,949		10,490	7,752	5,983	
	Retail	69,139	12,418	9,139		69,812	12,765	9,400	
	of which: SME	2,659	1,428	895		2,649	1,419	891	
Consolidated data	Secured by mortranes on immovable property and ADC exposures	30,678	30,247	11,267		31,207	30,773	11,591	
	of which: SME	6,567	6,369	2,482		7,119	6,914	2,728	
	Exposures in default	2,774	1,141	1,329	1,057	2,542	935	1,022	1,06
	Items associated with particularly high risk	675	582	874		702	586	878	
	Subordinated debt exposures	_							
	Covered bonds	3,015	3,015	302		3,257	1,257	326	
	Claims on institutions and corporates with a ST credit assessment	471	471	116		127	127	48	
	Collective investments undertakings (CIU)	280	280	732		274	274	714	
	Equity	20,491	20,491	21,175		20,709	20,709	21,360	
	Other exposures	4,818	4,818	3,820		4,914	4,914	3,731	
	Standardised Total (2)	321,190	305,639	83,595	1,879	322,714	305,799	85,099	1,890

					Standardise	i Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	fortis EUR. 10	Original Exposure ⁽⁵⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ^[2]
	Central governments or central banks	54.701	62,881	0		51.826	60.060	0	
	Regional governments or local authorities	8,299	11,670	767		9,416	12,564	901	
	Public sector entities	67,378	67,073	218		67,822	67,404	175	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,806	46,962	9,858		8,355	47,625	10,585	
	Corporates	34,559	26,154	19,573		34,920	26,672	20,108	
	of which: SME	9,671	7,069	5,426		9,691	7,064	5,422	
	Retail	67,349	12,166	9,104		68,055	12,715	9,367	
	of which: SME	2,634	1,407	885		2,623	1,398	879	
FRANCE	Secured by mortgages on immovable property and ADC exposures	28,685	28,257	10,567		29,202	28,771	10,887	
	of which: SME	6,544	6,347	2,471		7,094	6,889	2,716	
	Exposures in default	2,753	1,137	1,325	1,055	2,521	930	1,017	1,060
	Items associated with particularly high risk	463	391	586		492	411	617	
	Subordinated debt exposures								
	Covered bonds	1,414	1,414	141		1,600	1,600	160	
	Claims on institutions and corporates with a ST credit assessment	436	436	109		127	127	48	
	Collective investments undertakinss (CIU)	241	241	683		236	236	664	
	Equity	20,323	20,323	20,977		20,576	20,576	21,184	
	Other exposures	4,818	4,818	3,820		4,914	4,914	3,731	
	Standardised Total (P)				1,852				1,864

					Standardise	d Approach			
			As of 30,	/09/2024			As of 31,	12/2024	
		Original Exposure (II)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions (2)
	(minEUR, 50) Central governments or central banks	3.174	3,173			1.120	3.316		
	Regional governments or local authorities	4.14	3,173			2,320	3,320		
	Public sector entities	0							
	Multilateral Development Banks								
	International Organisations	0					0	0	
	Institutions	875	874	436		821	820	401	
	Corporates	133	66	53		268	182	141	
	of which: SME	49	43	36		92	83	66	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
SPAIN	Secured by mortzages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME								
	Exposures in default Items associated with particularly high risk				0				
	Items associated with particularly high risk Subordinated debt exposures	0	0				U	0	
	Suborainated deat exposures Covered bonds	111	111	11		111	111	- 11	
	Claims on institutions and corporates with a ST credit assessment	0						0	
	Collective investments undertakings (CIU)	0					0	0	
	Equity	27	27	27		27	27	27	
	Other exposures							0	
	Provident and Police Pl				1				

					Standardise	d Approach								
			As of 30,	09/2024			As of 31/	12/2024						
		Original Exposure (F)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value (4)	Risk esposure amount	Value adjustments and provisions (2)					
	(minEUR, %)	170 1,507 0 175 1,547 0												
	Central governments or central banks	1/6	1,867			1/6	1,842	0						
	Regional governments or local authorities Public sector entities	0					0	0						
	Multilateral Development Banks							0						
	International Organizations							0						
	Institutions	34	34	13		26	26	7						
	Corporates	400	285	225		357	252	298						
	of which: SME	4	4	3		4	4	3						
	Retail	1,698	13	10		1,671	11							
	of which: SME	0	0	0		0	0	0						
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	1,893	1,890	662		1,906	1,903	666						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	11	3	3	1	11	4	4	2					
I	Items associated with particularly high risk		0	0			0	0						
	Subordinated debt exposures													
I	Covered bonds	57	57			57	57	6						
I	Claims on institutions and corporates with a ST credit assessment	0				0	0	0						
	Collective investments undertakines (CIU)						0	0						
	Equity						0	0						
I	Other esposures				10									
1	Standardised Total (2)				10				- 11					

| European | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | La Banque Postale

					Standardised Approx	ich							
				As of 31/03/2025			As of 30	/06/2025					
	Intel SUR. NJ	Original Exposure ⁽¹⁾	Exposure Value (1)	Bisk exposure amount	Value adjustments and provisions ⁽⁶⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions (9)				
	Central governments or central banks	56,003 65,974 81 55,015 64,700 94											
	Regional governments or local authorities	8,364	10,508	675		9,638	11,432	702					
	Public sector entities	75,064	71,550	1,730		71,846	68,488	1,753					
	Multilateral Development Banks	9	32	0		0	6	0					
	International Organisations	34	33	0		59	58	0					
	Institutions	10,571	49,391	10,678		9,277	47,563	10,454					
	Corporates	32,354	25,143	18,296		32,570	25,595	18,638					
	of which: SME	9,072	6,589	5,049		9,129	6,671	5,091					
	Retail	67,359	11,508	8,361		66,878	11,576	8,412					
	of which: SME	1,632	695	393		1,602	661	374					
Consolidated data	Secured by mortzazes on immovable property and ADC exposures	13,959	33,015	14,395		33,757	32,814	14,179					
	of which: SME	6,759	6,341	4,438		6,862	6,444	4,391					
	Exposures in default	2,745	1,103	1,367	1,091	2,725	1,123	1,400	1,03				
	Items associated with particularly high risk												
	Subordinated debt exposures	1,883 3,394	1,883	2,824 482		1,503	1,503 3,640	2,254 518					
		3,194 441	3,394 441	482 226		3,640	3,640	518 273					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	314	314	1,220		321	321	1,306					
	Conective investments uncertainings (CIU) Equity	21,081	21.081	21.762		20.911	20.911	21,599					
	Other exposures	4.411	4.411	3.462		4,613	4.613	1,502					
	Standardised Total (1)	318.045	299.781	85,557	1.941		294.960	85.184	1,91				
					April.		199,000	80,101	1,01				

31,066 3 200,01 4 500,00 4 500

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	706/2025	
	(min EUR. 10)	Original Exposure (1)	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾
	Central governments or central banks	47,093	55,220	0		45,930	53,945	0	
	Regional governments or local authorities	7,868	9,952	673		8,970	10,696	700	
	Public sector entities	75,063	71,549	1,729		71,837	68,473	1,745	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,314	46,060	9,885		7,048	45,259	9,600	
	Corporates	27,292	20,761	15,294		27,500	21,166	15,606	
	of which: SME	8,329	5,993	4,595		8,442	6,096	4,659	
	Retail	65,621	11,445	8,316		65,179	11,519	8,371	
	of which: SME	1,609	676	383		1,582	544	364	
FRANCE	Secured by mortgages on immovable property and ADC exposures	31,958	31,018	13,908		31,726	30,786 6.422	13,684	
	of which: SME	6,738	6,320 1.095	4,426		6,839		4,378	
	Exposures in default	2,731	1,095	1,363	1,089	2,712	1,114	1,396	1,036
	Items associated with particularly high risk	511	511	767		463	483	724	
	Subordinated debt exposures Covered bonds	1,657	1.657	155		1.817	1,817	182	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	247	1,057	110		1,817	1,817	182	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	247	247	1.169		207	282	178	
	Equity	21,006	20.997	21.636		20.844	20.830	21,475	
	Other exposures	4.411	4411	3.462		4,613	4,613	1,602	
	Standardized Total (2)	2,144	5/144	2,702	1.908		4,013	3,002	1,890

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	(min 504, 50	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	3.379	1,176	0		3.530	1.527	0	
ı	Regional governments or local authorities	2,379	2,270			3,330	0.007		
	Public sector entities								
	Multilateral Development Banks		0						
	International Organisations	0	0			0		0	
	Institutions	403	403	121		260	260	78	
	Corporates	261	173	127		270	191	146	
	of which: SME	81	72	54		78	68	52	
	Retail	1	0	0		2	1	0	
	of which: SME	1	0	0		1	0	0	
SPAIN	Secured by mortzazes on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0						0
	Items associated with particularly high risk								
	Subordinated debt exposures	153	153	229		154	154	231	
	Covered bands	91	91			92	92	9	
ı	Claims on institutions and corporates with a ST credit assessment	46	48	25		94	54	30	
ı	Collective investments undertakings (CIU) Equity								
			0			0		0	
ı	Other exposures Standardised Total (2)			U			U		
	Standardised Total (**				L				4

					Standardised Approx				
				As of 31/03/2025			As of 30,	r06/2025	
	(min 509. 50	Original Exposure ⁽¹⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (F)
	Central governments or central banks	176	1.809	0		177	1.777	0	
	Regional governments or local authorities		0			0	0		
	Public sector entities		0						
	Multifateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0		0	
	Institutions	151	225	60		205	279	76	
	Corporates	388	263	187		307	221	155	
	of which: SME	0	0	0		0	0	0	
	Retail	1,662	36	27		1,626	32	24	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures	1,894	1,891	429		1,912	1,909	429	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	3	3		10	2	3	2
	Items associated with particularly high risk								
	Subordinated debt exposures	0		0		٥		0	
	Covered bands	12	82			12	82		
	Claims on institutions and coroorates with a ST credit assessment		0			1	1		
	Collective investments undertakings (CIU)		0						
	Coulty		0						
	Other exposures				11	0			
	Standardised Total (2)				11 credit convenion factors or credit risk mitigation techniq				,



Credit Risk - IRB Approach

							IRB Appro	ach					
				As of 30/09	/2024					As of 31,	12/2024		
		Original Exp	osure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expos	ure amount	Value adjustments	Original I	exposure (1)	Exposure Value ⁽¹⁾	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value **		Of which: defaulted	and provisions		Of which: defaulted	value **		Of which: defaulted	and provisions
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: Non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Or which: hon-sivic	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	Ů	0	0	0	0	0	Ü
	Collective Investments Undertakings (CIU)	Ĭ	, i	ŭ	Ů	Ü			, and the second	Ü		Ü	
	Other non credit-obligation assets				0						0		
	IRB Total ⁽³⁾				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] Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31/0	3/2025					As of 30,	06/2025		
		Origina	l Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expos	sure amount	Value adjustments	Original E	xposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ' '		Of which: defaulted	and provisions		Of which: defaulted	Value ' '		Of which: defaulted	and provisions
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated date		0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	U	0	0	0	0	0	J
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets	Ů	Ů	Ů	0					Ů	0		
	IRB Total ⁽³⁾				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] Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

		As of 31/12/2024												
						Dire	ect exposures							
				On balance sh	aat	Direct Control of the	et exposures		Deriva	tivas		Off balan	ra shaat	
	(min EUR)			On balance si	eet				Deriva	uves		OII balan	ice sneet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	FIGUISIONS	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [C	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [54	54	0	0	54	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	479 834	479	0	0	0	479 834	0	0	0	0	0	0	
[10Y - more Total		1,368	1,367	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [
[2Y - 3Y [3Y - 5Y	Bulgaria													
[5Y - 10Y [110Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total f 0 - 3M f														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Denmark													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

		La Banque Postale												
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fal value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Finland													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	65,108 1,004 618 777 4,055 15,224 10,300	619 771 4,055 1 15,222 10,803	26 12 1	000000000000000000000000000000000000000	138 612 144 25 51 22	370 748 3,972 15,157 8,651	2 16 66	0 20 0 8 155 182 296	0 0 0 0 1 1 8	0 5 0 122 109 262 498	396 1,694 328 5 7 13 1,475 3,918		
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	98,387 G 33 877 7 526 526 5	0 0 32 1 871 0 5 526 5 0 0	0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 6 6	0 0 871 0 526 0	0	296 662 0 0 0 0 0	42 0 0 0 0 0	498 0 0 0 0 0	3,918 0 0 0 0 0 0		1,099
Total [0 - 3M [1 3M - 1 Y f 1 1Y - 2Y [2 Y - 3 Y [3 Y - 5 Y] 5 Y - 10 Y [10 Y - more	Croatia	1,434	1,434	S	0	3:	1,397	0	0	0	0	0	· ·	0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[3Y-10Y[[10Y-more Total	Greece													
Total Tota	Hungary													
Total Tota	Ireland													
[0 - 3M	Italy	356 159 6 6 8 8	0 349 195 0 0 83 0	0 0 0 0	0	(4) 3491 91 6 81 621	0 0	0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		



General governments exposures by country of the counterparty

		La Banque Postale												
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(min con)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Latvia													
[3Y - 5Y [[5Y - 10Y [Catvia													
[10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Lithuania													
	r [Littuania													
Total [0 - 3M [[3M - 1Y [C	0	0	0		0	0	0	0	0	0		
[1Y - 2Y [0	0	0		0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg		0	0	0		0	0	0	0	0	0		
[10Y - more	4		0	0	0		0	0	0	0	0	0		
[0 - 3M [3M - 1Y 1Y - 2Y										-				
[2Y - 3Y [Malta													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total	1							_						
[0-3M] [3M-1Y] [1Y-2Y]		126	0 0	0	0		0 0	0	0	0	0	0		
[2Y - 3Y [Netherlands	0	0 0	0	0		0	0	0	0	0	0		
[5Y - 10Y [110Y - more Total]	0	0	0	0		0	0	0	0	0	0	C	
[0 - 3M [1	176	176	0	0	(176	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Poland													
[10Y - more Total	-													
[0 - 3M [[3M - 1Y [0	0	0	0		0	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [Portugal		0	0	0		0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [399 558	399 557 529	0	0		399 557	0	0	0	0	0	0	
[10Y - more Total	1	530 1,487	529 1,485	0	0		529 1,485	0	0	0	0	0		0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[17 - 27] [27 - 37] [37 - 57 [Romania													
]													
Total														



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[0 - 3M [Slovenia													
[0 - 3M [Spain	0 40 103 469 1.551 1.162 3.332	0 40 103 0 468 1,549 1,160	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 40 103 0 0 0	0 0 0 468 1,549 1,160	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [13M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	tceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Norway													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 31/12/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itiva fair valua	Darivativas witi	h negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 fall value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Australia													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 137 0	0 0 5 0 137 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	33	0 0 0 0 0 0 0 0 102 0 0 0 102	0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
Total [0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Japan	79 0 0	0 79 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(72) () () () () () () () () ()	0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000		0 0 0 0		
Total [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	u.s.	79	79	0	0	7!	0	0	0	0	0	0	C	0
Total [0 - 3M [3M - 1Y [11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	China													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA	0 33 0 0 23 23 0	0 18 0 0 32 0	0 0 0 0 0	0	0 11 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0		5



General governments exposures by country of the counterparty

La Rangue Postale

							La Banque Postale							
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [1 M - 1 Y 1	Other Central and eastern Europe countries non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East													
10 - 3M 3M - 1Y	Latin America and the Caribbean													
Total [0 - 3M [3M - 1Y	Africa													
Total [0 - 3M [3M - 1Y [13M - 1Y [12Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others ^(S)	0 0 0 0 0 0 1	0 56 0 0 0 1	0 0 0 0	000000000000000000000000000000000000000	56 56 6 6 6 6 7	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0	0	1

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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenya, Lesotho, Liberia, Madaguscar, Malawi, Mauritius, Ma

(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.



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria													
TO - 3M	Belgium	110 247 477 8.9 0 1,663	110 247 0 477 0 829 0	0 0 0 0	0 0 0 0 0	110 243 0 0 0 0	0 477 0 829 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
0 - 3M 3M - 1Y	Bulgaria	2,000	2000	·		74	Apple	·		·	·	·	·	
Total	Cyprus													
10 - 3M	Czech Republic													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Denmark													
Total [0 - 3M [13M - 17 [11Y - 27 [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance she	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount
		financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Finland													
[0 - 3M [France	61,519 1,000 1,244 1,764 3,755 16,636 9,376 96,131	16,628 9,372	8 0 40 9 4	000000000000000000000000000000000000000	149 622 856 53 38 13 0	61,238 1,159 350 1,710 3,675 16,587 7,909	3 0 0 0 0 3 15 73	0 0 0	0 0 0 1 7 35	000000000000000000000000000000000000000	371 1,514 459 25 168 19 1,970 4,525	0 0 0 0 0	924
[0 - 3M	Germany	113 123 1219 5 529 6 6	12 0 1,218 58 528 2	0 0 0 2 2 2	000000000000000000000000000000000000000	12 0 346 588 0 0	0 872 0 526 0			0 0 0 0 0	0 0 0	0 0 0 0 0 0 2 2	0 0 0 0	
Total [0 - 3M [13M - 1Y] [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y] [10Y - more	Croatia	1,215	1,819	4	C	417	1,396	C	0	0	0	2	0	0
Total [0 - 3M [3M - 17 [117 - 27 [127 - 37 [137 - 57 107 - more Total	Greece													
Total [0-3M[[3M-1Y] [11-2Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Hungary													
Total [0 - 3M [3M - 17 [13M - 17 [12 - 27 [12 - 27 [13 - 57 [15 - 107 [107 - more]] Total	Ireland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more	Italy	277 441 6	0 276 441 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 276 441 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

							La Banque Postale							_
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amoloun: or non-perivative financial assets	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	Latvia													
[0 - 3M [Uthuania													
[0 - 3M [Luxembourg	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[0 - 3M [13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	0 0 125 0 51 0 0 177	0 0 126 0 51 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 126 0 51 0 0 0 177	0 0 0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
To -3 M	Portugal	0 0 0 0 393 553 530	0 0 0 393 552 530 1,475	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 393 552 530 1,475	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0
[0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [3Y-10Y] [10Y-more Total	Romania	2000	202											



General governments exposures by country of the counterparty

							La Banque Postale							
							As of 30/06/2025							
						Dire	ect exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non desirative flagment or	isets by accounting portfolio		Derivatives with pos	ithus fair value	Portuntivor vilti	n negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		100 000 1000						The galaction that			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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 fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Slovakia													
[0 - 3M [Slovenia													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	0 100 241 6 465 1,164 3,333	0 101 247 0 1,556 1,163 3,530	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(100) 24: (((((((((((((((((((7 0 0 0 463 1,556 1,163	0	0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
10 - 3 M	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													



General governments exposures by country of the counterparty

							La Banque Postale							_
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(IIIII EOK)		1											
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives witi	h negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											
		inancial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fai	of which: Financial assets at							
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Australia													
[10Y - more Total	4													
[0 - 3M [[3M - 1Y [0	0	0	0		0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Canada	5 0	5 0	0	0	:	0 0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	Callada	0 136	0 136	0	0	33	0 101	0	0	0	0	0	0	
[10Y - more Total		0	141	0	0	4	0 101	0	0	0	0	0	0	0
[0 - 3M [
[1Y - 2Y [2Y - 3Y	Hong Kong													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [3M - 1Y 1Y - 2Y		76	76	0	0	71	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Japan		0	0	0		0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0		0	0	0	0		0	0	
Total [0 - 3M [85	85	0	0	71	9	0	0	0	0	0	0	4
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y [u.s.													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y	China													
[5Y - 10Y [[10Y - more	1													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Switzerland													
[5Y - 10Y [[10Y - more	4													
Total [0 - 3M [18	18	0	0	11	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies non	0	0	0	0		0	0	0	0	0	0	0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA	0	0	0	0		0	0	0	0		0	0	
[5Y - 10Y] [10Y - more Total	4	0 0	0 50	0	0	1	0 0	0	0	0	0	0	0	
- IOUII			. 30				- 1 32				1			



General governments exposures by country of the counterparty

La Rangue Postale

							La Banque Postale							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Deriva	ives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
105a 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Middle East													
Total Total Total	Latin America and the Caribbean													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa													
Total [0 - 3M [3M - 17 [117 - 27 [127 - 37 [37 - 57 [57 - 107 [107 - more Total	Others ⁽⁵⁾	0 31 26 0 0 0	0 31 26 0 0 0 1	0 0 0		0 0 31 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0	

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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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

2025 EU-wide Transparency Exercise Performing and non-performing exposures La Banque Postale

														La Banqu	e Postale													
							As of 20)	/09/2024													As of 21,	/12/2024						
	Grees carrying amount)													Collaterals and	Gross carrying area													Collaterals and
		Of which performing			Of which non-performin	e ^{ra}			On performing exposu		On non-performing e	sportures ⁽⁸⁾		financial guarantees received on non-		Of which performing			Of which non-perform				On performing exposu		On non-performing ex	posures ⁽⁸⁾		financial guarantees received on non-
(min GURI			Of which Stage 2	Of which performing but past due >20 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁴⁾	performing exposures			Of which Stage 2	Of which performing but past due >30 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽¹⁾		Of which Stage 2		Of which stage 2	Of which Stage 2 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand deposits	21,534	21,52	4	0 0											26,	944 26,94					٥				۰	٥		۰
Debt securities (including at amortised cost and fair value)	45,124	45,12	м з	a .					34						40,	057 47,05	2 21				۰		so so	12		۰		
Central banks			0	0 0										۰			0 0				٥			۰	0	٥		
General governments	31,097	31,09	e e	0 0										۰	33,	140 23,14	0 0				٥			۰	0	٥		
Credit institutions	10,340	10,34	0	0 0										۰	9,	761 9,76					٥		2	۰	0	٥		
Other financial corporations	2,836	2,83	E 2	9					27		2 1		0 0		3,	311 3,31	1 2				0		28	2	0	0		
Non-financial corporations	851	85	a						3				0 0			544 54	4 50						12	10	0			
Loans and advances[including at amortised cost and fair value]	195,777	193,13	13,85	4 25	1 2,639		2,629	2,631	699	536	6 99		991	883	201,	419 198,89	6 12,511	20	6 2,523		2,523	2,523	727	598	985		985	769
Central banks			0											۰		0					0			۰	0	0		
General governments	79,722	73,70	g s	2 0	0 20		30	21					0 1		74,	097 74,07	0 60		0 27		27	22		1	2	0	2	
Credit institutions	1,209	3,20	5										0 0		7,	236 7,23					0				0	0		
Other financial corporations	5,866	5,79	0 85	2 21	96		76	. 71	63	63	2 1		9		6,	393 6,30	2 893		90		90	90	26	75	19	0	19	
Non-financial corporations	29,496	28,18	g 4,57	5 140	6 1,312	0	1,312	1,31	357	267	7 41		9 490	457	30,	062 28,90	9 4,691	11	2 1,153		1,153	1,157	388	234	395	0	395	342
of which: small and medium-sized enterprises	9,867	9,31	g 1,53	2 2	550	0	550	556	138	90	17.		0 172	181	10,	232 9,66	1,650		1 569		569	540	140	114	192	0	182	200
of which: Loans collateralised by commercial immovable property	6,752	6,46	5 99	9 5	6 287		297	28	37	26			0 88	199	6,	647 6,45	1,061	1	8 294	۰	194	194		75	67	0	67	128
Households	83,485	82,25	S 8,37	4 8	6 1,230		1,230	1,23	276	206	6 57		0 570	426	83,	631 82,37	6,863	9	4 1,253		1,253	1,257	266	188	549	0	569	427
of which: Loans collateralised by residential immovable property	26,634	26,33	0 2,51	s 2	0 304	0	304	30	82	65	5 11-		0 114	189	26,	562 26,36	5 1,90		1 298		298	291	25	SA	106	0	106	191
of which: Credit for consumption	6,604	6,18	1,28	2	1 414		454	41	92	64	4 27		0 272		6,	708 6,27	4 1,280	2	6 434		434	434	100	68	270	0	270	
CCBT INSTRUMENTS other than HFT	272,436	269,79	13,88	25	1 2,639		2,629	2,631	722	540	99.		991	202	275,	420 272,89	7 12,590	20	6 2,523		2,523	2,523	797	610	985	٥	985	769
OFF-BALANCE SHEET EXPOSURES	59,723	59,51	0 1,82	1	224		224	22	107	24	4 2		0 36		ω,	540 62,29	0 1,771		159		159	150	86	и	40	0	43	
	History the definition of no		description of the state of the	N of Seculation (Cities C)	E COMO S COMO																							

2025 EU-wide Transparency Exercise Performing and non-performing exposures La Banque Postale

						As of 2:	1/03/2025													Asofi	10/06/2025						
	Gress carrying amount	/ Nominal amount						Accumulate	d impairment, accumula	sted negative changes in	fair value due to credit			Gross carryin	g amount/ Nominal amount							Accumulated	impairment, accumulat	nd negative changes in fa		k and provisions ⁽⁴⁾	
				Of which non-perfo				On performing expos		On non-performing e	xposures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perfor	ming ^(k)			On performing exposu		On non-performing expo			Collaterals and financial guarantees received on non-
(min EUR)			Of which Stage 2 but part due >3/ and <100 da	days	Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 2 ^[4]	performing exposure	*		Of which Stage 2	Of which performing but past due x30 day and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ^[5]		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand deposits	23,756	23,756													19,409 19,401								۰	۰			
Debt securities (including at amortised cost and fairvalue)	\$1.421	\$1.421	28												51,892 51,892		24						12			ا	ا،
Central banks													0														
General governments	35.545	35.545													35.652 35.652							0 10				1	
Credit institutions	11,639	11,639]									11.712 11.713											7	ı l
Other financial corporations	1720	3,220	20]									3301 3301		12					0 29	,			Ϋ́I	
Non-financial corporations	1017	1,017]									1.198 1.191											7	ı l
Loans and advances(including at amortised cost and fair value)	195,090	192,394	12.765	216 21		1									199,264 196,601						266						1
Loans and advances including at amortised cost and har value j Central banks	195,090	192,294	12,765			2,444			1 "			1,00	1		199,264 196,601	14,5	"] "	2,60		2,66				***		342	822
	70.258	70.228		1					1					-	71.091 71.060											9	1 "
General governments			32	۰	20	1 "	1		1				1	0			-	1		4			۰	4	u	. 1	l "
Credt institutions	4,421	4,421	۰	٥	0	1 '		9	1			0	0	۰	6,845 6,841		0	0				0		٥	0	9	٩
Other financial corporations	7,231	7,130		1	100	100	0 10	13	13			0 2	4	0	9,048 8,967		15	7 8				1 92	79	14	0	14	°
Non-financial corporations	29,868	28,581		126 1,	286 0	1,286	6 1,28	16 32	27	5 36	6	0 36	6 43	16	29,596 28,334		1	3 1,26		1,26	1,26	1 396	360	364	٥	344	394
of which: small and medium-sized enterprises	10,285	9,624	1,782	41	561	661	1 66	51 54	11	20	4	0 20	4 27	12	10,441 9,767	2,2	SB .	7 67		67	67	8 164	141	217	0	217	231
of which: Loans collateralised by commercial immovable property	6,596	6,379	1,113	30	217	217	21	17 7		6	2	0 6	2 15	is	6,656 6,453	1,4	SB :	2 19		19	19	8 102	94	54	0	54	144
Households	83,312	82,034	6,884	91 1,	278 0	1,278	1,27	78 26	19	61	1	0 61	1 43	12	82,685 81,391	7,0	ea :	9 1,29	ю .	1,29	1,29	0 272	200	623	0	623	428
of which: Loans collateralised by residential immovable property	26,357	26,055	1,944	29	102 0	303	2 30	32 7	2	2 10	•	0 10	15	13	26,048 25,737	2,0	09	2 31		91	1 31	1 72	54	109	٥	109	202
of which: Credit for consumption	6,786	6,341	1,298	33	MS C	445	. 44	15 10	7	27	4	0 23	4	0	6,898 6,440	1,2	75	9 45	a	45	45	9 108	77	283	0	283	0
DEST INSTRUMENTS other than HFT	270,267	267,572	12,844	218 2,	99S 6	2,695	2,66	rs 78	62	1,00	5	0 1,00	5 54	19	270,565 267,901	14,0	15 21	9 2,66	a	2,66	2,66	828	651	983	۰	983	822
OFF-BALANCE SHEET EXPOSURES	61,049	61,667	1,792		192 0	182	2 16	12 8			1	0 4		0	60,349 60,182	1,8	10	16	4	0 16	6 16	6 90	70	29		29	
			coleans refer to Article 47a(3) of Regulation II																								

(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.

The principle of the pr

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (GU) 2021/451 - TS on Supervisory reporting. However, for the off-

consusaring with the Final Progress on Ventors (light of the Contraction), that is because, passed on this large convention, the provisions on enhancement are generative reported with a populative sign.

[6] From Janua Polish, they good camping amount of sucreta and accumulated impairment that are purchased or originated as in this impairment and included in the impairment stage, as it was the case in previous periods.



Forborne exposures

La Banque Postale

			As of 30,	09/2024					As of 31,	12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	
		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	o		0	0	0	0	0	
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	O.		0	0	0	0	0	
Other financial corporations	0	0	0	0	o		0	0	0	0	0	
Non-financial corporations	0	0	0	0	d		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	724	560	232	227	264	172	1,490	900	416	381	426	225
Central banks	0	0	0	0	O.	0	0	0	0	0	0	0
General governments	0	0	0	0	d	0	11	0	0	0	9	0
Credit institutions	0	0	0	0	d	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	C	0	110	65	47	41	4	1
Non-financial corporations	283	220	48	47	78	70	869	487	188	161	188	118
of which: small and medium-sized enterprises	20	16	3	3	O		98	36	21	12	21	
Households	441	339	184	181	186	103	500	348	181	178	225	107
DEBT INSTRUMENTS other than HFT	724	560	232	227	264		1,490	900	416	381	426	
Loan commitments given	4	4	0	0	o	0	3	2	0	0	0	0
QUALITY OF FORBEARANCE												
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

(P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



Forborne exposures

La Banque Postale

İ			As of 31/	03/2025					As of 30/	06/2025		
	Gross carryir exposures w measures	g amount of ith forbearance	to credit risk and	ges in fair value due	received on exposu	ancial guarantees res with forbearance sures	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur meas	es with forbearance
		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
(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)	1,582	953	404	361	503	257	1,574	1,003	370	331	457	263
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	10	0	10	0	0	0	10	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	140	60	48	37	18	2	131	39	26	15	21	4
Non-financial corporations	982	546	175	146	285	148	985	580	162	137	275	150
of which: small and medium-sized enterprises	119	57	23	14	25		112	55	20	11	23	
Households	449	348	181	178	191	107	447	384	182	179	152	110
DEBT INSTRUMENTS other than HFT	1,582	953	404	361	503		1,574	1,003	370	331	457	
Loan commitments given	3	2	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE												
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 ⁽⁸⁾	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP Framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debt 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 thanges in fair value due to or cert if it is adapted visions); is disclosed consistently with the FIRREP 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.



2025 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading La Banque Postale

	As of 30/09/2024 Gross carrying amount			124			As of 31/12/2024 Gross carrying amount				As of 31/03/2025 Gross carrying amount					As of 30/06/2025 Gross carrying amount							
(min EUR)		Of which: non- performin of which default	and and subjection impair		Accumulated Accumulated changes value d credit ri non-perfi	ive in fair se to sk on orming		Of which: non- performin of which: defaulted	Of which loar and advances subject to impairment		Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ⁽³⁾	Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which: defaulted	Of which loan and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing	
					exposu	'es' '					exposures (*)						exposures (*)					exposures (*)	
A Agriculture, forestry and fishing	46	2	2	46	2	0	45	2	2	45	1 0	57	3	3	57	1	0	46	3	3	46	1 0	
B Mining and quarrying	11	0	0	11	0	0	13	0	0	13	0 0	14	0	0	14	0	0	13	0	0	13	o 0	
C Manufacturing	1,157	181	181	1,157	73	0	1,201	165	165 1,	101	6 0	1,184	185	185	1,184	64	0	1,222	190	190 1,	22 6	5 0	
D Electricity, gas, steam and air conditioning supply	1,190	19	19	1,190	10	0	1,148	2	2 1,	148	9 0	1,128	23	23	1,128	9	0	1,170	23	23 1,	70 1	0 0	
E Water supply	211	1	1	211	2	0	211	1	1	111	1 0	203	1	1	203	1	0	193	1	1	93	1 0	
F Construction	1,419	89	89	1,419	39	0	1,452	85	85 1,	152	1 0	1,378	88	88	1,378	40	0	1,394	98	98 1,	94 5	s 0	
G Wholesale and retail trade	1,508	118	118	1,508	73	0	1,550	126	126 1,	550	6 0	1,467	124	124	1,467	48	0	1,439	124	124 1,	39 4	8 0	
H Transport and storage	1,498	57	57	1,498	27	0	1,624	52	52 1,	524	4 0	1,576	64	64	1,576	28	0	1,618	66	66 1,	18 3	1 0	
I Accommodation and food service activities	435	29	29	435	22	0	448	28	28	148	7 0	458	39	39	458	21	0	444	39	39	144 2	0 0	
J Information and communication	784	18	18	784	6	0	802	9	9	102	4 0	815	14	14	815	4	0	810	14	14	10	4 0	
K Financial and insurance activities	594	13	13	594	15	0	488	13	13	188	6 0	573	14	14	573	23	0	587	13	13	87 2	2 0	
L Real estate activities	15,792	440	440	15,792	298	0	16,003	388	388 16,	103 25	3 0	16,102	484	484	16,102	214	0	15,685	473	473 15,	i85 33	6 0	
M Professional, scientific and technical activities	3,112	285	285	3,112	163	0	3,301	210	210 3,	101 24	0 0	3,276	172	172	3,276	210	0	3,357	142	142 3,	57 11	6 0	
N Administrative and support service activities	1,218	39	39	1,218	27	0	1,222	48	48 1,	122	5 0	1,066	55	55	1,066	21	0	1,048	58	58 1,	148 2	1 0	
O Public administration and defence, compulsory social security	195	0	0	195	0	0	198	0	0	198	0 0	197	0	0	197	0	0	190	0	0	90	0	
P Education	29	2	2	29	2	0	27	2	2	27	2 0	28	3	3	28	2	0	29	3	3	29	2 0	
Q Human health services and social work activities	145	13	13	145	4	0	159	10	10	159	4 0	151	8	8	151	4	0	155	8	8	.55	4 0	
R Arts, entertainment and recreation	126	3	3	126	3	0	128	2	2	128	2 0	162	5	5	162	2	0	162	2	2	.62	2 0	
S Other services	26	4	4	26	1	0	42	10	10	42	1 0	33	4	4	33	1	0	33	4	4	33	1 0	
Loans and advances	29,496	1,312	1,312	29,496	767	0	30,062	1,153	1,153 30,	162 71	4 0	29,868	1,286	1,286	29,868	694	0	29,596	1,261	1,261 29,	96 74	0 0	

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

The "NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Independent Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the cond