

2025 EU-wide Transparency Exercise

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

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

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Leverage ratio

La Banque Postale

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	18,316	18,194			C 47.00 (r0310,c0010)	
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)	
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]	

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

The differences between the reference dates of 31 December 2014 and 31 March 2015 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) No 575/2013, which amends Regulation (EU) No 561/2011 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR), entered into force on 1 January 2015.

The main changes introduced under CRR, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

The fully-loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully-loaded CET1 capital ratio estimation is based on the formula used in articles "COREC1" – please note that this might lead to differences to fully-loaded CET1 capital ratios published by the participating banks – in their Pillar 3 Disclosure.

The differences between the reference dates of 31 December 2014 and 31 March 2015 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) No 575/2013, which amends Regulation (EU) No 561/2011 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRI), entered into force on 1 January 2015.

The main changes introduced under CRI, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRI introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

La Banque Postale

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	82,755	84,091	84,700	84,315	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
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, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	915	1,066	911	916	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	257	284	243	274	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	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 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	791	968	942	789	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00 (r0010, c0000), 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 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	7,624	7,275			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, 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 (r0035, 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).⁽²⁾ On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.⁽³⁾ In response to changes to the reporting framework, certain RWA 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.

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P&L

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(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 ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	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 subsidiaries, 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 subsidiaries, 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

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

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Total Assets: fair value and impairment distribution

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(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	32,532				28,128				24,706				20,419				IAS 1.54 (f)	
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)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	13,461	10,936	1,998	527	14,338	12,177	2,626	534	17,129	13,795	2,798	537	17,749	14,422	2,787	541	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	225,958				232,666				227,851				231,874				IFRS 7.8(f); 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					
TOTAL ASSETS	316,582				321,326				314,463				317,493				IAS 1.9(a); IAS 6	

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

(mn EUR)																								
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾		
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets
Financial assets at fair value through other comprehensive income	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
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	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
Financial assets at amortised cost	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
Debt securities																								
Loans and advances																								

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

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(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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(l)
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

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Breakdown of liabilities

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(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	434	282	383	403	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

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Market Risk
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(mIn EUR)	SA				IM												IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT						
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE							
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024												As of 31/12/2024														
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	0	0	0	0	0	0							0	0	0	0												
Of which: General risk	0	0	0	0	0	0							0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0												
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0												
Commodities risk	0	0	0	0	0	0							0	0	0	0												
Total	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 30/06/2025														
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	0	0												
Of which: General risk	0	0	0	0	0	0							0	0	0	0												
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0												
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0												
Commodities risk	0	0	0	0	0	0							0	0	0	0												
Total	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 risk in CIUs (Articles 348(1), 330 (3) c) and 364 (2) a) CRR). 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 OV2 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025-EUR, %							
Central governments or central banks	43,307	72,307	0	46,314	76,314	0	
Regional governments or local authorities	8,585	12,080	769	9,588	12,811	909	
Public sector entities	47,579	47,073	218	47,824	47,405	178	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	11,585	50,480	11,434	11,996	51,251	11,817	
Corporates	38,806	29,794	22,429	39,420	30,587	23,125	
of which: SME	10,425	7,788	5,399	10,690	7,712	5,383	
Real estate	69,139	12,418	9,139	69,812	12,765	9,400	
of which: SME	2,029	1,428	988	2,048	1,418	983	
Secured by mortgages on immovable property and AOC exposures	30,678	30,247	11,287	31,207	30,771	11,551	
Exposures in default	6,567	6,569	2,482	7,119	6,954	2,728	
Exposures associated with particularly high risk	2,778	3,241	3,328	2,542	3,915	3,027	1,000
Subordinated debt exposures	675	582	874	702	588	878	
Covered bonds	5,015	5,015	303	5,257	5,257	326	
Claims on institutions and corporates with a ST credit assessment	471	471	128	127	127	48	
Collective investments undertakings (CIU)	280	280	732	274	274	754	
Equity	20,486	20,486	21,176	20,708	20,708	21,388	
Other exposures	4,933	4,933	3,325	4,914	4,914	3,711	
Standardised Total ⁽⁴⁾	371,180	495,820	85,581	322,718	306,790	85,889	1,880

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Standardised Total does not include the securitisation position, unless in the results prior to the 2025 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025-EUR, %							
Central governments or central banks	54,703	62,881	0	51,831	62,080	0	
Regional governments or local authorities	8,298	11,871	767	8,748	12,168	881	
Public sector entities	67,578	47,073	218	67,824	47,405	178	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	7,809	48,362	9,808	8,301	47,621	10,585	
Corporates	38,539	28,124	21,373	38,500	28,672	20,388	
of which: SME	9,671	7,089	5,438	9,681	7,084	5,422	
Real estate	67,386	12,386	9,186	68,078	12,714	9,387	
of which: SME	2,634	1,407	883	2,623	1,398	879	
Secured by mortgages on immovable property and AOC exposures	28,689	28,217	10,697	29,201	28,771	10,887	
Exposures in default	6,548	6,547	2,471	7,084	6,889	2,719	
Exposures associated with particularly high risk	2,793	3,217	3,351	2,551	3,931	3,017	1,000
Subordinated debt exposures	463	391	588	462	411	612	
Covered bonds	4,414	4,414	343	4,600	4,600	300	
Claims on institutions and corporates with a ST credit assessment	436	436	109	127	127	48	
Collective investments undertakings (CIU)	262	262	687	278	278	786	
Equity	20,323	20,323	20,577	20,576	20,576	21,184	
Other exposures	4,820	4,820	3,820	4,914	4,914	3,711	
Standardised Total ⁽⁴⁾			1,383			1,384	

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025-EUR, %							
Central governments or central banks	8,179	8,179	0	8,330	8,330	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	875	874	438	821	820	401	
Corporates	131	94	54	288	282	145	
of which: SME	49	43	36	92	83	68	
Real estate	1	0	0	1	0	0	
of which: SME	1	0	0	1	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Exposures associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures	111	111	11	111	111	11	
Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	26	26	68	26	26	68	
Equity	27	27	27	27	27	27	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾							4

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025-EUR, %							
Central governments or central banks	170	1,817	0	170	1,842	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	64	64	26	64	64	26	
Corporates	408	285	221	357	251	188	
of which: SME	1,688	11	1	1,675	11	1	
Real estate	1,688	11	1	1,675	11	1	
Secured by mortgages on immovable property and AOC exposures	1,688	1,688	662	1,666	1,666	666	
Exposures in default	0	0	0	0	0	0	
Exposures associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0
Covered bonds	17	17	6	17	17	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾			10			10	

⁽¹⁾ Original exposure, unless Exposure value is reported before value into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach								
		As of 31/03/2023				As of 30/06/2023				
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	
Consolidated data	(in EUR, %)									
	Central governments or central banks	55,053	65,914	11		55,013	66,753	30		
	Regional governments or local authorities	8,164	10,508	675		9,638	11,432	702		
	Public sector entities	75,064	71,550	1,790		71,840	68,490	1,710		
	Multilateral Development Banks		0				0			
	International Organisations	34	33	0		39	38	0		
	Institutions	103,571	49,391	10,678		92,871	47,583	18,454		
	Corporates	32,354	25,143	18,296		32,570	25,265	18,638		
	of which: SME	9,072	6,580	5,040		9,139	6,672	5,091		
	Retail	67,109	11,008	8,361		66,878	11,578	6,412		
	of which: SME	22,832	490	362		24,002	462	374		
	Secured by mortgages on immovable property and ADC exposures	33,905	33,015	14,395		33,717	32,854	14,379		
	of which: SME	6,739	6,341	4,638		6,862	6,464	4,391		
	Exposures in default	2,762	1,333	1,387	1,051	2,725	1,323	1,403	1,039	
	Items associated with particularly high risk									
	Subordinated debt exposures	1,983	1,983	2,824		1,903	1,903	2,254		
Covered bonds	3,394	3,394	482		3,540	3,540	518			
Claims on institutions and corporates with a ST credit assessment	442	442	326		509	509	372			
Collective investments undertakings (CII)	314	314	1,220		321	321	1,308			
Equity	23,285	23,285	24,262		23,012	23,012	23,199			
Other exposures	4,611	4,611	1,462		4,613	4,613	1,602			
Standardised Total ⁽³⁾	318,946	289,781	85,357	1,944	313,383	284,960	85,189	1,912		

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. Those have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries related by origin exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 31/03/2025				As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)							
Central governments or central banks	45,203	55,220	0	45,350	53,985	0	
Regional governments or local authorities	7,688	9,713	675	8,876	10,896	706	
Public sector entities	75,063	71,549	1,709	71,837	68,473	1,705	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	7,314	48,080	9,880	7,548	45,209	9,600	
Corporates	22,283	20,761	13,294	22,300	21,148	13,608	
of which: SME	8,329	5,993	4,395	8,442	6,086	4,609	
Retail	48,621	12,446	8,216	48,178	12,518	6,975	
of which: SME	1,609	476	363	1,582	464	364	
Secured by mortgages on immovable property and ADC exposures	31,558	31,518	13,608	31,726	30,783	13,688	
of which: SME	6,198	6,193	4,436	6,801	6,422	4,378	
Exposures in default	2,735	1,095	1,363	2,712	1,114	1,396	1,018
Items associated with particularly high risk							
Subordinated debt exposures	511	511	787	483	483	724	
Covered bonds	1,457	1,457	168	1,817	1,817	182	
Claims on institutions and corporates with a ST credit assessment	247	247	130	307	307	178	
Collective investments undertakings (CIU)	275	275	1,049	282	282	1,276	
Equity	21,005	20,997	21,605	20,844	20,802	21,475	
Other exposures	4,411	4,411	3,452	4,612	4,612	3,602	
Standardised Total ⁽³⁾				1,908			1,980

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2025				As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)							
Central governments or central banks	4,179	4,179	0	4,346	4,347	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	403	403	131	260	260	78	
Corporates	382	171	137	270	191	146	
of which: SME	81	72	54	78	68	52	
Retail	1	1	0	1	1	0	
of which: SME	1	0	0	1	0	0	
Secured by mortgages 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	133	133	239	154	154	231	
Covered bonds	91	91	9	91	91	9	
Claims on institutions and corporates with a ST credit assessment	48	48	25	54	54	30	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽³⁾			4			4	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach							
As of 31/03/2025				As of 30/06/2025			
Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)							
Central governments or central banks	176	1,800	0	177	1,777	0	
Regional governments or local authorities	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	
Institutions	111	225	80	202	278	76	
Corporates	388	261	187	307	221	106	
of which: SME	0	0	0	0	0	0	
Retail	1,862	36	27	1,426	12	24	
of which: SME	0	0	0	0	0	0	
Secured by mortgages on immovable property and ADC exposures	1,394	1,391	402	1,262	1,261	428	
of which: SME	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	
Items associated with particularly high risk							
Subordinated debt exposures	0	0	0	0	0	0	
Covered bonds	82	82	8	82	82	8	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	
Standardised Total ⁽³⁾			11			9	

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(min EUR, %)												
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	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.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

La Banque Postale

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
Consolidated data	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
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.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2024

		As of 31/12/2024												Risk weighted exposure amount	
		Direct exposures													
(min EUR)		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
	Finland														

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2024

(min EUR)		As of 31/12/2024												Risk weighted exposure amount	
		Direct exposures													
		On balance sheet				Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Australia														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	5	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	137	137	0	0	34	103	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		141	141	0	0	39	103	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		79	79	0	0	79	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		79	79	0	0	79	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	China														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Switzerland														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Other advanced economies non-EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		18	18	0	0	18	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]	32	32	0	0	0	32	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		50	50	0	0	18	32	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 31/12/2024

		As of 31/12/2024													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Nominal												Provisions			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		56	56	0	0	0	56	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1	1	0	0	0	1	0	0	0	0	2	0		
Total		57	57	0	0	0	56	1	0	0	0	2	0		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2025

		As of 30/06/2025											Risk weighted exposure amount	
		Direct exposures												
(min EUR)		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Finland													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	France	61,519 1,903 1,243 1,763 3,758 16,630 9,376	61,514 1,903 1,763 3,758 16,630 9,372	0 2 8 0 40 9 4	0 0 0 0 0 0 0	149 622 806 53 38 13 0	61,238 1,159 806 1,710 3,875 16,547 7,909	1 0 0 0 3 15 71	0 0 0 0 0 0 35	0 0 0 0 0 0 0	371 1,514 499 25 168 19 1,970	0 0 0 0 0 0 0		
Total			96,193	96,181	64	0	1,731	92,628	89	0	43	0	4,525	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Germany	22 1,219 58 528 2 0	22 1,218 58 528 2 2	0 0 0 2 0 0	0 0 0 0 0 0	12 346 58 0 0 0	0 0 0 0 0 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 0 0 0 0 0		
Total			1,819	1,818	4	0	417	1,398	0	0	0	0	2	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Croatia													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Greece													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Hungary													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Ireland													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more]	Italy	0 277 442 0 0 0 0	0 276 441 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
Total			719	718	0	0	718	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

La Banque Postale

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Residual Maturity	Country / Region														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		31	31	0	0	31	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		26	26	0	0	26	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1	1	0	0	1	0	0	0	0	0	0	0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		57	57	0	0	57	1	0	0	0	0	1	0		

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

	As of 30/09/2024														As of 30/03/2024																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	Gross carrying amount/ Nominal amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾												Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾												Collateral and financial guarantees received on non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
			On performing exposures ⁽²⁾						On non-performing exposures ⁽³⁾									On performing exposures ⁽²⁾						On non-performing exposures ⁽³⁾																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
	Of which performing		Of which non-performing ⁽⁴⁾		Of which stage 1 ⁽⁵⁾		Of which stage 2 ⁽⁶⁾		Of which stage 1 ⁽⁵⁾		Of which stage 2 ⁽⁶⁾		Of which performing		Of which non-performing ⁽⁴⁾		Of which stage 1 ⁽⁵⁾		Of which stage 2 ⁽⁶⁾		Of which stage 1 ⁽⁵⁾		Of which stage 2 ⁽⁶⁾																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	Of which stage 2	Of which performing not past due < 30 days and < 180 days	Of which stage 2	Of which defaulted	Of which stage 1 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 1 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 1 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 1 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 1 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 1 ⁽⁵⁾	Of which stage 2	Of which stage 2																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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⁽¹⁾ For the definition of an off-balance sheet exposure refer to Article 5(3) of Regulation (EU) No 1774/2015 (SME)

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

⁽³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.02 / 18.03), which follows a sign convention based on a credit/loss convention, as explained in Annex 2, Part 1 (paragraphs 12 and 13) of Regulation (EU) 2013/1031. It is in supervisory reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

	As at 30/06/2022														As at 30/06/2022													
	Gross carrying amount/financial amount														Gross carrying amount/financial amount													

2025 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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)	724	560	232	227	264	172	1,490	900	416	381	426	225
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	11	0	0	0	9	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	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	0		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	0	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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

La Banque Postale

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
(mln EUR)		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	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 (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

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

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

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

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
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	0	0
C Manufacturing	1,157	181	181	1,157	73	0	1,201	165	165	1,201	66	0	1,184	185	185	1,184	64	0	1,232	190	190	1,222	65	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	1,170	10	0
E Water supply	211	1	1	211	2	0	211	1	1	211	1	0	203	1	1	203	1	0	193	1	1	193	1	0
F Construction	1,419	89	89	1,419	39	0	1,452	85	85	1,452	41	0	1,378	88	88	1,378	40	0	1,394	98	98	1,394	55	0
G Wholesale and retail trade	1,508	118	118	1,508	73	0	1,550	126	126	1,550	46	0	1,467	124	124	1,467	48	0	1,439	124	124	1,439	48	0
H Transport and storage	1,498	57	57	1,498	27	0	1,624	52	52	1,624	24	0	1,576	64	64	1,576	28	0	1,618	66	66	1,618	31	0
I Accommodation and food service activities	435	29	29	435	22	0	448	28	28	448	17	0	458	39	39	458	21	0	444	39	39	444	20	0
J Information and communication	784	18	18	784	6	0	802	9	9	802	4	0	815	14	14	815	4	0	810	14	14	810	4	0
K Financial and insurance activities	594	13	13	594	15	0	488	13	13	488	6	0	573	14	14	573	23	0	587	13	13	587	22	0
L Real estate activities	15,792	440	440	15,792	298	0	16,003	388	388	16,003	293	0	16,102	484	484	16,102	214	0	15,685	473	473	15,685	336	0
M Professional, scientific and technical activities	3,112	285	285	3,112	163	0	3,301	210	210	3,301	240	0	3,276	172	172	3,276	210	0	3,357	142	142	3,357	116	0
N Administrative and support service activities	1,218	39	39	1,218	27	0	1,222	48	48	1,222	25	0	1,066	55	55	1,066	21	0	1,048	58	58	1,048	21	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	190	0	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	155	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	162	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	30,062	784	0	29,838	1,281	1,281	29,838	694	0	29,596	1,261	1,261	29,596	740	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/débit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS 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. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)