



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

La Banque Postale

| | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR, %) | | | | | | | | |
| Net interest income | 1,824 | 779 | 837 | 1,115 | -244 | -56 | 479 | |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | -124 | 39 | 39 | 39 | -621 | 29 | 29 | |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -199 | -233 | -386 | -413 | -1,299 | -829 | -681 | |
| Profit or (-) loss for the year | 1,071 | -411 | -518 | -243 | -4,096 | -2,772 | -1,867 | |
| Coverage ratio: non-performing exposure (%) | 35.39% | 39.04% | 36.73% | 35.18% | 41.49% | 38.73% | 37.06% | |
| Common Equity Tier 1 capital | 13,609 | 13,518 | 13,962 | 14,258 | 2,865 | 1,508 | 49 | |
| Total Risk exposure amount (all transitional adjustments included) | 92,798 | 93,971 | 95,979 | 97,962 | 92,771 | 95,525 | 98,310 | |
| Common Equity Tier 1 ratio, % | 14.66% | 14.39% | 14.55% | 14.56% | 3.09% | 1.58% | 0.05% | |
| Fully loaded Common Equity Tier 1 ratio, % | 14.66% | 14.39% | 14.55% | 14.56% | 3.09% | 1.58% | 0.05% | |
| Tier 1 capital | 15,097 | 15,006 | 15,450 | 15,746 | 4,353 | 2,996 | 1,537 | |
| Total leverage ratio exposures | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | |
| Leverage ratio, % | 5.60% | 5.57% | 5.73% | 5.84% | 1.61% | 1.11% | 0.57% | |
| Fully loaded leverage ratio, % | 5.60% | 5.57% | 5.73% | 5.84% | 1.61% | 1.11% | 0.57% | |
| Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. % | 17.99% | 17.32% | 17.35% | 17.16% | 10.24% | 8.27% | 6.77% | |

| | |
|-----------------------------------|----|
| IFRS 9 transitional arrangements? | No |
|-----------------------------------|----|

2023 EU-wide Stress Test: Credit risk IRB

La Banque Postale

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| La Banque Postale | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| FRANCE | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| SPAIN | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

| | | Actual 31/12/2022* | | | | | | | | | | | | | | |
|------------------------------------|--|-----------------------|-----------|---------------|-----------|-----------------------|-----------|---------------|-----------|------------------|------------------|------------------|--|--|--|-----------------------------------|
| | | Exposure values | | | | Risk exposure amounts | | | | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio - Stage 3 exposure |
| | | A-IRB | | F-IRB | | A-IRB | | F-IRB | | | | | | | | |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Non-defaulted | Defaulted | | | | | | | |
| (min EUR, %) | | | | | | | | | | | | | | | | |
| NETHERLANDS | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Central governments | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 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 | 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 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 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 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other non-credit obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB TOTAL | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
La Banque Postale

| | | Actual | | | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | | |
| La Banque Postale | Central banks | 10,351 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 49,236 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 10,969 | 0 | 2,105 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 4,111 | 0 | 266 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 131 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 14,572 | 0 | 4,294 | 0 | 11,097 | 1,651 | 25 | 2 | 2 | 0 | 13 | 53.81% | |
| | Corporate | 31,398 | 473 | 22,317 | 596 | 26,149 | 1,659 | 752 | 64 | 34 | 34 | 29.02% | | |
| | of which: SME | 10,222 | 161 | 4,921 | 149 | 5,261 | 796 | 126 | 12 | 21 | 21 | 31.62% | | |
| | Retail | 10,261 | 221 | 7,495 | 246 | 5,748 | 4,061 | 865 | 36 | 10 | 10 | 65.64% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Secured by mortgages on immovable property | 85,394 | 0 | 22,681 | 114 | 64,007 | 16,554 | 614 | 0 | 195 | 285 | 35.20% | | |
| | of which: SME | 5,289 | 0 | 2,239 | 0 | 5,336 | 993 | 0 | 0 | 18 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 482 | 0 | 1,023 | 15 | 330 | 139 | 17 | 3 | 0 | 3 | 17.50% | | |
| | Covered bonds | 1,865 | 0 | 981 | 0 | 1,865 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 509 | 0 | 215 | 0 | 521 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Collective investments undertakings (CIU) | 485 | 0 | 951 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Reserv | 16,351 | 0 | 17,045 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Other exposures | 4,136 | 0 | 4,102 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Standardised Total | 309,973 | 874 | 82,662 | 1,028 | 267,260 | 27,682 | 2,289 | 151 | 693 | 810 | 35.29% | | | |

| | | Actual | | | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | | |
| FRANCE | Central banks | 11,514 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 48,187 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 10,627 | 0 | 2,023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 4,111 | 0 | 266 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 131 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 5,247 | 0 | 1,996 | 0 | 6,019 | 148 | 25 | 2 | 2 | 11 | 53.81% | | |
| | Corporate | 74,146 | 450 | 19,877 | 500 | 73,366 | 1,711 | 728 | 64 | 311 | 216 | 29.62% | | |
| | of which: SME | 41,395 | 173 | 4,907 | 126 | 5,223 | 795 | 146 | 12 | 90 | 95 | 31.80% | | |
| | Retail | 19,227 | 221 | 7,438 | 246 | 6,690 | 4,061 | 865 | 36 | 10 | 10 | 65.64% | | |
| | of which: SME | 1,761 | 0 | 1,081 | 0 | 1,276 | 133 | 11 | 1 | 0 | 0 | 0.00% | | |
| | Secured by mortgages on immovable property | 79,275 | 164 | 21,985 | 120 | 65,681 | 18,575 | 610 | 36 | 194 | 207 | 33.89% | | |
| | of which: SME | 5,267 | 0 | 2,234 | 0 | 5,119 | 993 | 0 | 0 | 18 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 482 | 0 | 951 | 15 | 330 | 139 | 17 | 3 | 0 | 3 | 17.50% | | |
| | Covered bonds | 420 | 0 | 42 | 0 | 441 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 750 | 0 | 311 | 0 | 762 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Collective investments undertakings (CIU) | 352 | 0 | 828 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Reserv | 16,151 | 0 | 16,035 | 0 | 7 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Other exposures | 4,136 | 0 | 4,102 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Standardised Total | 287,693 | 849 | 76,423 | 993 | 245,373 | 27,290 | 2,253 | 139 | 650 | 805 | 35.24% | | | |

| | | Actual | | | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | | |
| SPAIN | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 3,301 | 0 | 0 | 0 | 2,820 | 0 | 0 | 1 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 2,221 | 0 | 610 | 0 | 1,552 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Corporate | 29 | 0 | 28 | 0 | 7 | 20 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 3 | 0 | 2 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 47 | 0 | 77 | 0 | 60 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Covered bonds | 64 | 0 | 0 | 0 | 69 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 45 | 0 | 3 | 0 | 47 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Reserv | 25 | 0 | 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Standardised Total | 4,734 | 0 | 780 | 0 | 4,922 | 20 | 0 | 1 | 3 | 0 | 0.00% | | | |

| | | Actual | | | | | | | | | | | | |
|--------------------|---|-----------------|-----------|-----------------------|-----------|------------------|------------------|------------------|--|--|--|--|--|----------------------------------|
| | | 31/12/2022* | | | | | | | | | | | | |
| | | Exposure values | | Risk exposure amounts | | Stage 1 exposure | | | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | | Non-defaulted | Defaulted | Non-defaulted | Defaulted | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | | |
| NETHERLANDS | Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Central governments | 172 | 0 | 0 | 0 | 172 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Institutions | 129 | 0 | 62 | 0 | 111 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Corporate | 182 | 0 | 159 | 0 | 189 | 20 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Secured by mortgages on immovable property | 1,801 | 0 | 659 | 0 | 3,105 | 15 | 0 | 0 | 0 | 0 | 0.00% | | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Covered bonds | 68 | 0 | 7 | 0 | 73 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Reserv | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| | Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | | |
| Standardised Total | 4,156 | 0 | 881 | 0 | 4,222 | 40 | 0 | 1 | 1 | 1 | 4.92% | | | |

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
La Banque Postale

| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
|---|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | (mli EUR, %) | | | | | | | | | | | | | | | | | | | | |
| Central banks | 49,492 | 0 | 0 | 0 | 0 | 0 | 5.00% | 49,287 | 0 | 0 | 0 | 0 | 5.00% | 49,287 | 0 | 0 | 0 | 0 | 0 | 0 | 5.00% |
| Central governments | 48,479 | 431 | 189 | 0 | 23 | 13 | 23.4% | 48,475 | 426 | 177 | 13 | 23 | 23.2% | 48,471 | 418 | 173 | 13 | 23 | 23 | 23 | 23.2% |
| Regional governments or local authorities | 8,254 | 170 | 0 | 0 | 0 | 0 | 15.2% | 8,250 | 172 | 0 | 0 | 0 | 15.2% | 8,247 | 176 | 0 | 0 | 0 | 0 | 0 | 15.2% |
| Public sector entities | 5,614 | 0 | 177 | 1 | 0 | 30 | 16.4% | 5,613 | 0 | 181 | 1 | 31 | 17.0% | 5,609 | 0 | 181 | 1 | 31 | 31 | 17.0% | |
| Regional governments | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Institutions | 11,024 | 152 | 31 | 2 | 2 | 10 | 51.2% | 11,021 | 151 | 30 | 2 | 7 | 49.1% | 10,974 | 149 | 44 | 2 | 2 | 2 | 47.2% | |
| Corporates | 26,484 | 3,209 | 912 | 45 | 104 | 393 | 42.2% | 26,477 | 3,202 | 1,140 | 38 | 80 | 40.0% | 26,344 | 3,182 | 1,244 | 38 | 80 | 80 | 39.0% | |
| of which: SME | 5,266 | 661 | 236 | 21 | 30 | 100 | 56.2% | 5,260 | 660 | 300 | 22 | 31 | 50.0% | 5,183 | 672 | 365 | 31 | 31 | 31 | 46.5% | |
| Retail | 10,993 | 2,885 | 713 | 13 | 139 | 407 | 62.2% | 10,983 | 2,894 | 904 | 41 | 158 | 588 | 62.7% | 10,922 | 2,811 | 1,148 | 37 | 187 | 220 | 62.7% |
| of which: SME | 5,266 | 661 | 236 | 21 | 30 | 100 | 56.2% | 5,260 | 660 | 300 | 22 | 31 | 50.0% | 5,183 | 672 | 365 | 31 | 31 | 31 | 46.5% | |
| Secured by mortgages on immovable property | 5,266 | 1,255 | 118 | 0 | 181 | 304 | 30.2% | 5,260 | 1,241 | 1,478 | 69 | 235 | 407 | 31.2% | 5,253 | 1,231 | 1,479 | 68 | 235 | 339 | 31.2% |
| of which: SME | 5,266 | 1,255 | 118 | 0 | 181 | 304 | 30.2% | 5,260 | 1,241 | 1,478 | 69 | 235 | 407 | 31.2% | 5,253 | 1,231 | 1,479 | 68 | 235 | 339 | 31.2% |
| Items associated with particularly high risk | 5,338 | 570 | 11 | 11 | 13 | 13 | 54.7% | 5,332 | 570 | 48 | 10 | 13 | 53.8% | 5,307 | 569 | 33 | 10 | 13 | 37 | 50.3% | |
| Items associated with particularly high risk | 500 | 124 | 0 | 0 | 0 | 0 | 21.6% | 508 | 127 | 0 | 0 | 0 | 22.3% | 507 | 136 | 0 | 0 | 0 | 0 | 24.5% | |
| Covered bonds | 1,865 | 0 | 0 | 0 | 0 | 0 | 4.1% | 1,865 | 0 | 0 | 0 | 0 | 4.1% | 1,865 | 0 | 0 | 0 | 0 | 0 | 4.1% | |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 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 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Standardised Total | 274,129 | 19,864 | 3,179 | 183 | 463 | 1,241 | 39.8% | 270,622 | 22,873 | 4,275 | 179 | 927 | 1,570 | 36.7% | 266,471 | 25,219 | 5,481 | 169 | 597 | 1,028 | 35.1% |

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| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
|---|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | (mli EUR, %) | | | | | | | | | | | | | | | | | | | | |
| Central banks | 49,492 | 0 | 0 | 0 | 0 | 0 | 5.00% | 49,287 | 0 | 0 | 0 | 0 | 5.00% | 49,287 | 0 | 0 | 0 | 0 | 0 | 0 | 5.00% |
| Central governments | 48,156 | 432 | 189 | 10 | 38 | 35 | 23.4% | 48,110 | 423 | 207 | 17 | 39 | 35 | 23.0% | 48,064 | 418 | 179 | 17 | 39 | 39 | 23.0% |
| Regional governments or local authorities | 8,254 | 170 | 0 | 0 | 0 | 0 | 13.2% | 8,250 | 172 | 0 | 0 | 0 | 13.2% | 8,247 | 176 | 0 | 0 | 0 | 0 | 0 | 13.2% |
| Public sector entities | 4,014 | 0 | 177 | 1 | 0 | 0 | 16.2% | 4,011 | 0 | 181 | 1 | 31 | 16.8% | 4,007 | 0 | 181 | 1 | 31 | 31 | 16.7% | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Institutions | 6,040 | 121 | 30 | 2 | 2 | 10 | 51.1% | 6,034 | 140 | 30 | 2 | 7 | 48.4% | 5,990 | 155 | 46 | 2 | 2 | 2 | 47.2% | |
| Corporates | 21,188 | 2,698 | 884 | 41 | 67 | 356 | 41.2% | 21,072 | 2,690 | 1,067 | 32 | 70 | 40.7% | 20,926 | 2,664 | 1,200 | 36 | 77 | 100 | 40.0% | |
| of which: SME | 5,268 | 661 | 236 | 21 | 30 | 96 | 42.9% | 5,262 | 661 | 300 | 21 | 30 | 47.2% | 5,184 | 673 | 364 | 24 | 30 | 30 | 47.2% | |
| Retail | 10,734 | 2,885 | 713 | 13 | 139 | 407 | 62.2% | 10,728 | 2,893 | 904 | 40 | 158 | 587 | 62.0% | 10,661 | 2,811 | 1,147 | 37 | 187 | 220 | 62.7% |
| of which: SME | 5,268 | 661 | 236 | 21 | 30 | 96 | 42.9% | 5,262 | 661 | 300 | 21 | 30 | 47.2% | 5,184 | 673 | 364 | 24 | 30 | 30 | 47.2% | |
| Secured by mortgages on immovable property | 6,037 | 1,204 | 108 | 0 | 181 | 302 | 27.3% | 6,021 | 1,191 | 1,401 | 68 | 235 | 400 | 24.1% | 6,107 | 1,216 | 1,402 | 66 | 235 | 307 | 24.9% |
| of which: SME | 5,268 | 1,204 | 108 | 0 | 181 | 302 | 27.3% | 5,262 | 1,191 | 1,401 | 68 | 235 | 400 | 24.1% | 5,253 | 1,216 | 1,402 | 66 | 235 | 307 | 24.9% |
| Items associated with particularly high risk | 5,322 | 570 | 11 | 11 | 13 | 13 | 54.5% | 5,295 | 570 | 48 | 10 | 13 | 54.1% | 5,270 | 566 | 33 | 10 | 13 | 37 | 50.2% | |
| Items associated with particularly high risk | 500 | 124 | 0 | 0 | 0 | 0 | 20.0% | 509 | 127 | 0 | 0 | 0 | 21.0% | 508 | 136 | 0 | 0 | 0 | 0 | 21.0% | |
| Covered bonds | 444 | 0 | 0 | 0 | 0 | 0 | 5.1% | 442 | 0 | 0 | 0 | 0 | 5.1% | 442 | 0 | 0 | 0 | 0 | 0 | 5.1% | |
| Claims on institutions and corporates with a ST credit assessment | 292 | 0 | 0 | 0 | 0 | 0 | 13.2% | 292 | 0 | 0 | 0 | 0 | 13.2% | 292 | 0 | 0 | 0 | 0 | 0 | 13.2% | |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 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 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Standardised Total | 252,348 | 19,489 | 3,087 | 173 | 454 | 1,201 | 39.9% | 248,282 | 22,498 | 4,135 | 165 | 923 | 1,519 | 36.7% | 244,773 | 24,849 | 5,294 | 159 | 592 | 1,065 | 35.2% |

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| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
|--|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|------------------|------------------|------------------|--|--|--|---------------------------------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio Stage 3 exposure |
| | (mli EUR, %) | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% |
| Central governments | 2,858 | 0 | 12 | 4 | 0 | 0 | 46.0% | 2,849 | 0 | 21 | 4 | 0 | 46.0% | 2,839 | 0 | 31 | 4 | 0 | 0 | 12 | 46.0% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0.0% | 0 | 0 | 0 | 0 | 0 | 0 | 0.0% | |
| Institutions | 1,502 | 0 | 0 | 0 | 0 | 0 | 29.7% | 1,502 | 0 | 0 | 0 | 0 | 29.8% | 1,502 | 0 | 0 | 0 | 0 | 0 | 29.8% | |
| Corporates | 7 | 20 | 0 | 0 | 0 | 0 | 49.7% | 7 | 20 | 0 | 0 | 0 | 49.8% | 7 | 20 | 0 | 0 | 0 | 0 | 49.7% | |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 25.3% | 1 | 0 | 0 | 0 | 0 | 25.3% | 1 | 0 | 0 | 0 | 0 | 0 | 25.3% | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 98.8% | 0 | 0 | 0 | 0 | 0 | 98.8% | 0 | 0 | 0 | 0 | 0 | 0 | 98.8% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 75.8% | 0 | 0 | 0 | 0 | 0 | 74.4% | 0 | 0 | 0 | 0 | 0 | 0 | 73.0% | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 100.0% | 0 | 0 | 0 | 0 | 0 | 100.0% | 0 | 0 | 0 | 0 | 0 | 0 | 100.0% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 100.0% | 0 | 0 | 0 | 0 | 0 | 100.0% | 0 | 0 | 0 | 0 | 0 | 0 | 100.0% | |

2023 EU-wide Stress Test: Credit risk STA
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| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | | |
|---|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|-----|-----|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | | |
| | (mli EUR, %) | | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 49,482 | 0 | 0 | 0 | 0 | 0 | 5.00% | 49,482 | 0 | 0 | 0 | 0 | 0 | 0 | 49,482 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 49,482 | 471 | 313 | 36 | 61 | 97 | 31.44% | 49,482 | 488 | 313 | 61 | 95 | 63 | 49,482 | 471 | 313 | 36 | 61 | 97 | 31.44% | 49,482 | 471 | 313 |
| Regional governments or local authorities | 0 | 230 | 71 | 0 | 0 | 0 | 19.44% | 0 | 236 | 41 | 0 | 0 | 0 | 0 | 232 | 72 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Public sector entities | 3,560 | 100 | 186 | 4 | 0 | 36 | 20.20% | 3,560 | 95 | 241 | 1 | 3 | 46 | 3,560 | 96 | 190 | 1 | 2 | 2 | 0 | 0 | 0 | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 11,024 | 142 | 47 | 1 | 4 | 27 | 47.20% | 10,952 | 171 | 66 | 5 | 2 | 29 | 10,811 | 202 | 62 | 4 | 0 | 0 | 0 | 0 | 0 | |
| Coverages | 56,484 | 3,449 | 1,361 | 142 | 240 | 453 | 48.04% | 55,296 | 1,862 | 2,486 | 39 | 249 | 1,054 | 44,824 | 2,144 | 2,262 | 2,002 | 38 | 263 | 1,162 | 14,220 | | |
| of which: SME | 5,000 | 293 | 399 | 81 | 121 | 210 | 52.00% | 4,889 | 1,480 | 151 | 18 | 111 | 111 | 5,264 | 1,233 | 338 | 338 | 11 | 110 | 324 | 12,220 | | |
| Retail | 10,499 | 2,964 | 816 | 67 | 148 | 553 | 53.21 | 10,321 | 1,093 | 77 | 211 | 738 | 66.52% | 8,509 | 4,377 | 1,995 | 63 | 264 | 88 | 65.61% | | | |
| of which: SME | 200 | 209 | 309 | 0 | 0 | 0 | 52.00% | 189 | 189 | 0 | 0 | 0 | 52.00% | 189 | 209 | 309 | 0 | 0 | 0 | 0 | 0 | | |
| Secured by mortgages on immovable property | 49,482 | 12,651 | 4,751 | 103 | 281 | 399 | 35.25% | 49,482 | 15,325 | 2,868 | 36 | 373 | 1,071 | 35.31% | 49,482 | 10,882 | 3,859 | 11 | 431 | 38 | 31.52% | | |
| of which: SME | 5,133 | 676 | 171 | 13 | 31 | 67 | 30.22% | 4,988 | 761 | 200 | 11 | 37 | 373 | 31.32% | 4,870 | 880 | 248 | 11 | 41 | 11 | 32.74% | | |
| Items associated with particularly high risk | 0 | 194 | 29 | 29 | 2 | 0 | 24.82% | 0 | 199 | 39 | 1 | 0 | 14 | 17,228 | 291 | 211 | 42 | 1 | 12 | 16 | 38.25% | | |
| Covered bonds | 1,965 | 0 | 0 | 0 | 0 | 0 | 5.40% | 1,964 | 0 | 1 | 0 | 0 | 0 | 1,964 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | | |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Standardised Total | 272,898 | 39,071 | 4,201 | 471 | 738 | 1,243 | 41.49% | 265,415 | 25,073 | 6,684 | 264 | 927 | 2,189 | 41,131 | 259,191 | 29,383 | 8,597 | 233 | 1,041 | 3,116 | 37,260 | | |

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| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | |
|---|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure |
| | (mli EUR, %) | | | | | | | | | | | | | | | | | | | | |
| Central banks | 49,482 | 0 | 0 | 0 | 0 | 0 | 5.00% | 49,482 | 0 | 0 | 0 | 0 | 0 | 49,482 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central governments | 49,482 | 471 | 262 | 39 | 63 | 77 | 29.42% | 49,482 | 481 | 408 | 32 | 65 | 135 | 33.21% | 49,280 | 471 | 260 | 29 | 59 | 129 | 34.53% |
| Regional governments or local authorities | 0 | 230 | 71 | 0 | 0 | 0 | 19.44% | 0 | 236 | 39 | 0 | 0 | 0 | 0 | 232 | 72 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | 3,560 | 100 | 186 | 4 | 0 | 36 | 20.20% | 3,560 | 95 | 241 | 1 | 3 | 46 | 20.20% | 3,560 | 96 | 190 | 1 | 2 | 2 | 0 |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | 6,003 | 143 | 46 | 1 | 4 | 22 | 47.61% | 5,988 | 173 | 60 | 3 | 3 | 27 | 45.22% | 5,923 | 195 | 73 | 3 | 3 | 32 | 43.48% |
| Coverages | 21,123 | 3,261 | 1,361 | 362 | 363 | 450 | 47.16% | 20,808 | 4,626 | 2,142 | 16 | 241 | 980 | 44.32% | 20,377 | 4,365 | 2,448 | 34 | 264 | 1,080 | 44.17% |
| of which: SME | 5,000 | 771 | 388 | 81 | 120 | 209 | 51.50% | 4,900 | 1,181 | 80 | 18 | 111 | 288 | 52.28% | 4,781 | 1,233 | 827 | 11 | 119 | 324 | 51.65% |
| Retail | 10,551 | 2,969 | 815 | 67 | 149 | 553 | 47.85% | 10,474 | 1,751 | 1,053 | 77 | 218 | 735 | 46.52% | 8,451 | 4,377 | 1,994 | 63 | 264 | 987 | 51.62% |
| of which: SME | 1,218 | 121 | 149 | 6 | 16 | 44 | 44.32% | 1,123 | 121 | 171 | 7 | 45 | 183 | 45.83% | 1,041 | 186 | 141 | 6 | 14 | 86 | 49.92% |
| Secured by mortgages on immovable property | 49,482 | 12,592 | 1,391 | 101 | 283 | 362 | 26.09% | 49,482 | 15,314 | 2,111 | 38 | 373 | 1,071 | 22.68% | 49,280 | 10,838 | 3,837 | 69 | 431 | 68 | 20.50% |
| of which: SME | 5,133 | 676 | 171 | 13 | 31 | 67 | 30.49% | 4,988 | 761 | 200 | 11 | 37 | 373 | 31.20% | 4,870 | 880 | 248 | 11 | 41 | 11 | 32.70% |
| Items associated with particularly high risk | 0 | 194 | 29 | 29 | 2 | 0 | 24.82% | 0 | 199 | 39 | 1 | 0 | 14 | 17,228 | 291 | 211 | 42 | 1 | 12 | 16 | 38.25% |
| Covered bonds | 444 | 0 | 0 | 0 | 0 | 0 | 5.41% | 442 | 0 | 1 | 0 | 0 | 0 | 442 | 0 | 1 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securitisation | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardised Total | 250,952 | 19,907 | 4,059 | 432 | 724 | 1,480 | 41.49% | 243,655 | 24,870 | 6,390 | 239 | 920 | 2,448 | 38.63% | 238,127 | 28,574 | 8,214 | 211 | 1,030 | 3,036 | 38.95% |

FRANCE

| | 31/12/2023 | | | | | | | 31/12/2024 | | | | | | | 31/12/2025 | | | | | | | |
|--|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|------------------|------------------|------------------|--|--|--|----------------------------------|--------|
| | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | Stage 1 exposure | Stage 2 exposure | Stage 3 exposure | Stock of provisions for Stage 1 exposure | Stock of provisions for Stage 2 exposure | Stock of provisions for Stage 3 exposure | Coverage Ratio- Stage 3 exposure | |
| | (mli EUR, %) | | | | | | | | | | | | | | | | | | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Central governments | 2,838 | 0 | 32 | 7 | 13 | 46 | 46.00% | 2,821 | 0 | 49 | 7 | 10 | 30 | 46.00% | 2,804 | 0 | 66 | 0 | 0 | 0 | 26 | 46.00% |
| Regional governments or local authorities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Public sector entities | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Multilateral Development Banks | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| International Organisations | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Institutions | 1,503 | 0 | 1 | 0 | 0 | 0 | 34.44% | 1,500 | 0 | 2 | 1 | 0 | 1 | 34.44% | 1,540 | 0 | 4 | 0 | 0 | 1 | 34.44% | |
| Coverages | 36 | 0 | 1 | 0 | 0 | 0 | 59.72% | 34 | 0 | 2 | 0 | 0 | 1 | 59.72% | 34 | 0 | 3 | 0 | 0 | 2 | 59.72% | |
| of which: SME | 1 | 0 | 0 | 0 | 0 | 0 | 32.46% | 1 | 0 | 0 | 0 | 0 | 0 | 32.46% | 1 | 0 | 0 | 0 | 0 | 0 | 32.46% | |
| Retail | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 75.26% | 0 | 0 | 0 | 0 | 0 | 0 | 75.26% | 0 | 0 | 0 | 0 | 0 | 0 | 75.26% | |
| Secured by mortgages on immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | 0 | 0 | 0 | 0 | 0 | 0 | 100.00% | |
| of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 63.84% | 0 | 0 | 0 | 0 | 0 | 0 | 63.84% | 0 | 0 | 0 | 0 | 0 | 0 | 63.84% | |
| Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0.00% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Covered bonds | 47 | 0 | 0 | 0 | | | | | | | | | | | | | | | | | | |

2023 EU-wide Stress Test: Securitisations

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| | | Actual | Baseline Scenario | | Adverse Scenario | | | |
|-----------------|---|--------------|-------------------|------------|------------------|------------|------------|------------|
| | | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| | | (mln EUR) | | | | | | |
| Exposure values | SEC-IRBA | 0 | | | | | | |
| | SEC-SA | 0 | | | | | | |
| | SEC-ERBA | 1,123 | | | | | | |
| | SEC-IAA | 0 | | | | | | |
| | Total | 1,123 | | | | | | |
| REA | SEC-IRBA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-SA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | SEC-ERBA | 192 | 203 | 228 | 256 | 221 | 275 | 345 |
| | SEC-IAA | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Additional risk exposure amounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 192 | 203 | 228 | 256 | 221 | 275 | 345 |
| Impairments | Total banking book others than assessed at fair value | | 0 | 0 | 0 | 1 | 1 | 1 |

2023 EU-wide Stress Test: Risk exposure amounts

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| | Actual | Baseline scenario | | | Adverse scenario | | |
|---|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Risk exposure amount for credit risk | 83,881 | 85,040 | 87,054 | 89,044 | 83,909 | 86,971 | 90,064 |
| Risk exposure amount for securitisations and re-securitisations | 192 | 203 | 228 | 256 | 221 | 275 | 345 |
| Risk exposure amount other credit risk | 83,688 | 84,836 | 86,826 | 88,788 | 83,688 | 86,696 | 89,719 |
| Risk exposure amount for market risk | 620 | 620 | 620 | 620 | 620 | 620 | 620 |
| Risk exposure amount for operational risk | 8,298 | 8,298 | 8,298 | 8,298 | 8,298 | 8,298 | 8,298 |
| Other risk exposure amounts | 0 | 13 | 7 | 0 | -56 | -363 | -671 |
| Total risk exposure amount | 92,798 | 93,971 | 95,979 | 97,962 | 92,771 | 95,525 | 98,310 |
| Total Risk exposure amount (transitional) | 92,798 | 93,971 | 95,979 | 97,962 | 92,771 | 95,525 | 98,310 |
| Total Risk exposure amount (fully loaded) | 92,798 | 93,971 | 95,979 | 97,962 | 92,771 | 95,525 | 98,310 |

2023 EU-wide Stress Test: Capital

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| | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|----------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|--------------|--------------|
| | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | (min EUR, %) | | | | | | | |
| A | OWN FUNDS | | 17,585 | 17,495 | 17,939 | 18,235 | 6,798 | 5,352 | 3,803 |
| A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | | 13,609 | 13,518 | 13,962 | 14,258 | 2,865 | 1,508 | 49 |
| A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | | 6,831 | 6,831 | 6,831 | 6,831 | 6,831 | 6,831 | 6,831 |
| A.1.1.1 | of which: CET1 instruments subscribed by Government | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.2 | Retained earnings | | 756 | 332 | -198 | -455 | -3,264 | -5,958 | -7,744 |
| A.1.3 | Accumulated other comprehensive income | | -3,580 | -3,196 | -2,131 | -1,166 | -10,065 | -8,528 | -7,641 |
| A.1.3.1 | Arising from full revaluation, cash flow hedge and liquidity reserves | | -35 | -35 | -35 | -35 | -429 | -429 | -429 |
| A.1.3.2 | OCI Impact of defined benefit pension plans [gain or (-) loss] | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.3.3 | Other OCI contributions | | -3,545 | -3,161 | -2,096 | -1,131 | -9,636 | -8,100 | -7,213 |
| A.1.4 | Other Reserves | | 11,089 | 10,961 | 10,832 | 10,674 | 10,952 | 10,819 | 10,712 |
| A.1.5 | Funds for general banking risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.6 | Minority interest given recognition in CET1 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.7 | Adjustments to CET1 due to prudential filters | | -472 | -468 | -466 | -463 | -494 | -491 | -489 |
| A.1.7.1 | (-) Value adjustments due to the requirements for prudent valuation (AVA) | | -348 | -348 | -348 | -348 | -373 | -373 | -373 |
| A.1.7.2 | Cash flow hedge reserve | | -124 | -120 | -118 | -115 | -120 | -118 | -115 |
| A.1.7.3 | Other adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.8 | (-) Intangible assets (including Goodwill) | | -589 | -491 | -395 | -363 | -491 | -395 | -363 |
| A.1.8.1 | of which: Goodwill (-) | | -120 | -120 | -120 | -120 | -120 | -120 | -120 |
| A.1.8.2 | of which: Software assets (-) | | -318 | -220 | -124 | -92 | -220 | -124 | -92 |
| A.1.8.3 | of which: Other intangible assets (-) | | -150 | -150 | -150 | -150 | -150 | -150 | -150 |
| A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | | -225 | -225 | -225 | -225 | -225 | -225 | -225 |
| A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.11 | (-) Defined benefit pension fund assets | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2023 EU-wide Stress Test: Capital

La Banque Postale

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|------------|---|---|-----------------------------|------------|-------------------|------|------|------------------|------|------|------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 | |
| | | | (min EUR, %) | | | | | | | | |
| OWN FUNDS | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1250% risk weight | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.14.1 | of which: from securitisation positions (-) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 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 | 0 | -8 | -23 | -39 |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | | 0 | 0 | 0 | 0 | 0 | -153 | -247 | -354 |
| | A.1.17 | (-) CET1 instruments of financial sector entities where the institution has a significant investment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | | 0 | 0 | 0 | 0 | 0 | 0 | -12 | -105 |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | | | -25 | -35 | -91 | -375 | -27 | -68 | -335 |
| | A.1.18B | (-) Minimum value commitment shortfalls | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.18C | (-) Other foreseeable tax charges | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013 | | | -52 | -52 | -52 | -52 | -52 | -52 | -52 |
| | A.1.20 | CET1 capital elements or deductions - other | | | -125 | -140 | -144 | -149 | -140 | -144 | -149 |
| | A.1.21 | Amount subject to IFRS 9 transitional arrangements | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.1 | Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part") | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.2 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.3 | Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4 | Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.21.4.1 | Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part") | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22 | Transitional adjustments | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1 | Adjustments due to IFRS 9 transitional arrangements | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.1 | From the increased IFRS 9 ECL provisions net of EL | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.1.2 | From the amount of DTAs that is deducted from CET1 capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2 | Other transitional adjustments to CET1 Capital | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.1.22.2.1 | of which: due to DTAs that rely on future profitability and do not arise from temporary differences | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| A.1.22.2.2 | of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

2023 EU-wide Stress Test: Capital

La Banque Postale

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | | |
|---|------------|---|-----------------------------|---------------|-------------------|---------------|---------------|------------------|---------------|---------------|--------------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 | |
| | | | (min EUR, %) | | | | | | | | |
| | A.1.22.2.3 | of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.1.22.2.4 | of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 |
| | A.2.1 | Additional Tier 1 Capital instruments | | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 | 1,488 |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4 | Additional Tier 1 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.2.4.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | | 15,097 | 15,006 | 15,450 | 15,746 | 4,353 | 2,996 | 1,537 | |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | | 2,489 | 2,489 | 2,489 | 2,489 | 2,445 | 2,356 | 2,266 | |
| | A.4.1 | Tier 2 Capital instruments | | 2,489 | 2,489 | 2,489 | 2,489 | 2,489 | 2,489 | 2,489 | 2,489 |
| | A.4.2 | Other Tier 2 Capital components and deductions | | 0 | 0 | 0 | 0 | -44 | -133 | -223 | |
| | A.4.3 | Tier 2 transitional adjustments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.4.3.1 | of which: adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | A.5 | Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL RISK EXPOSURE AMOUNT | B | TOTAL RISK EXPOSURE AMOUNT | | 92,798 | 93,971 | 95,979 | 97,962 | 92,771 | 95,525 | 98,310 | |
| | B.1 | of which: Transitional adjustments included | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | B.2 | Adjustments due to IFRS 9 transitional arrangements | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| CAPITAL RATIOS (%) Transitional period | C.1 | Common Equity Tier 1 Capital ratio | | 14.66% | 14.39% | 14.55% | 14.56% | 3.09% | 1.58% | 0.05% | |
| | C.2 | Tier 1 Capital ratio | | 16.27% | 15.97% | 16.10% | 16.07% | 4.69% | 3.14% | 1.56% | |
| | C.3 | Total Capital ratio | | 18.95% | 18.62% | 18.69% | 18.61% | 7.33% | 5.60% | 3.87% | |
| Fully loaded CAPITAL | D.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | | 13,609 | 13,518 | 13,962 | 14,258 | 2,865 | 1,508 | 49 | |
| | D.2 | TIER 1 CAPITAL (fully loaded) | | 15,097 | 15,006 | 15,450 | 15,746 | 4,353 | 2,996 | 1,537 | |
| | D.3 | TOTAL CAPITAL (fully loaded) | | 17,585 | 17,495 | 17,939 | 18,235 | 6,798 | 5,352 | 3,803 | |

2023 EU-wide Stress Test: Capital

La Banque Postale

| | | | IFRS 9 first implementation | Actual | Baseline Scenario | | | Adverse Scenario | | |
|--|-------|--|-----------------------------|------------|-------------------|---------|---------|------------------|---------|---------|
| | | | 01/01/2018 | 31/12/2022 | 2023 | 2024 | 2025 | 2023 | 2024 | 2025 |
| | | | (min EUR, %) | | | | | | | |
| CAPITAL RATIOS (%) Fully loaded | E.1 | Common Equity Tier 1 Capital ratio | | 14.66% | 14.39% | 14.55% | 14.56% | 3.09% | 1.58% | 0.05% |
| | E.2 | Tier 1 Capital ratio | | 16.27% | 15.97% | 16.10% | 16.07% | 4.69% | 3.14% | 1.56% |
| | E.3 | Total Capital ratio | | 18.95% | 18.62% | 18.69% | 18.61% | 7.33% | 5.60% | 3.87% |
| Leverage ratios (%) | H.1 | Total leverage ratio exposures (transitional) | | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 |
| | H.2 | Total leverage ratio exposures (fully loaded) | | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 | 269,633 |
| | H.3 | Leverage ratio (transitional) | | 5.60% | 5.57% | 5.73% | 5.84% | 1.61% | 1.11% | 0.57% |
| | H.4 | Leverage ratio (fully loaded) | | 5.60% | 5.57% | 5.73% | 5.84% | 1.61% | 1.11% | 0.57% |
| Transitional combined buffer requirements (%) | P.1 | Capital conservation buffer | | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| | P.2 | Countercyclical capital buffer | | 0.02% | 0.52% | 0.99% | 0.99% | 0.52% | 0.99% | 0.99% |
| | P.3 | O-SII buffer | | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% | 0.25% |
| | P.4 | G-SII buffer | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.5 | Systemic risk buffer applied to exposures according to article 133 of CRD | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| | P.6 | Combined buffer | | 2.77% | 3.27% | 3.74% | 3.74% | 3.27% | 3.74% | 3.74% |
| Pillar 2 (%) | R.1 | Pillar 2 capital requirement | | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% | 2.00% |
| | R.1.1 | of which: CET1 | | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% | 1.13% |
| | R.1.2 | of which: AT1 | | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% | 0.38% |
| | R.2 | Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03) | | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% | 10.00% |
| | R.2.1 | of which: CET1 | | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% | 5.63% |
| | R.3 | Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03) | | 12.77% | 13.27% | 13.74% | 13.74% | 13.27% | 13.74% | 13.74% |
| | R.3.1 | of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD) | | 8.40% | 8.90% | 9.36% | 9.36% | 8.90% | 9.36% | 9.36% |
| | R.4 | Leverage Ratio pillar 2 requirement | | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations | S.1 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17 | | 17,364 | | | | | | |
| | S.2 | COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17 | | | 16,863 | 17,184 | 17,257 | 10,349 | 8,549 | 7,129 |
| | S.3 | TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17 | | 96,532 | | | | | | |
| | S.4 | TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17 | | | 97,367 | 99,021 | 100,585 | 101,089 | 103,374 | 105,285 |
| | S.5 | Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17 | | | 17.99% | 17.32% | 17.35% | 17.16% | 10.24% | 8.27% |

2023 EU-wide Stress Test: P&L

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| | Actual | Baseline scenario | | | Adverse scenario | | |
|--|--------------|-------------------|-------------|-------------|------------------|---------------|---------------|
| | 31/12/2022 | 31/12/2023 | 31/12/2024 | 31/12/2025 | 31/12/2023 | 31/12/2024 | 31/12/2025 |
| (mln EUR) | | | | | | | |
| Net interest income | 1,824 | 779 | 837 | 1,115 | -244 | -56 | 479 |
| Interest income | 4,558 | 7,541 | 7,449 | 6,372 | 9,393 | 10,187 | 8,586 |
| Interest expense | -2,734 | -6,762 | -6,612 | -5,256 | -9,636 | -10,243 | -8,107 |
| Dividend income | 13 | 8 | 8 | 8 | 6 | 6 | 6 |
| Net fee and commission income | 2,842 | 2,842 | 2,842 | 2,842 | 2,239 | 2,439 | 2,605 |
| Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities | -124 | 39 | 39 | 39 | -621 | 29 | 29 |
| Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss | | | | | 449 | | |
| Other operating income not listed above, net | 231 | -64 | -64 | -64 | -124 | -71 | -71 |
| Total operating income, net | 4,785 | 3,604 | 3,662 | 3,940 | 1,705 | 2,348 | 3,048 |
| Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss | -199 | -233 | -386 | -413 | -1,299 | -829 | -681 |
| Other income and expenses not listed above, net | -3,518 | -3,782 | -3,794 | -3,770 | -4,502 | -4,290 | -4,234 |
| Profit or (-) loss before tax from continuing operations | 1,068 | -411 | -518 | -243 | -4,096 | -2,772 | -1,867 |
| Tax expenses or (-) income related to profit or loss from continuing operations | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Profit or (-) loss after tax from discontinued operations (disposed at cut-off date) | 0 | | | | | | |
| Profit or (-) loss for the year | 1,071 | -411 | -518 | -243 | -4,096 | -2,772 | -1,867 |
| Amount of dividends paid and minority interests after MDA-related adjustments | 488 | 12 | 12 | 14 | -76 | -79 | -80 |
| Attributable to owners of the parent net of estimated dividends | 584 | -423 | -530 | -257 | -4,020 | -2,694 | -1,786 |
| Memo row: Impact of one-off adjustments | | 0 | 0 | 0 | 0 | 0 | 0 |
| Total post-tax MDA-related adjustment | | 0 | 0 | 0 | 88 | 91 | 94 |
| Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17 | | -42 | -148 | 70 | -3,964 | -2,640 | -1,735 |

2023 EU-wide Stress Test: Major capital measures and realised losses

La Banque Postale

(mln EUR)

| Issuance of CET 1 Instruments 01 January to 31 March 2023 | Impact on Common Equity Tier 1 |
|--|---------------------------------------|
| Raising of capital instruments eligible as CET1 capital (+) | 0 |
| Repayment of CET1 capital, buybacks (-) | 0 |
| Conversion to CET1 of hybrid instruments (+) | 0 |

| Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023 | Impact on Additional Tier 1 and Tier 2 |
|---|---|
| Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |
| Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-) | 0 |

| Realised losses 01 January to 31 March 2023 | |
|---|---|
| Realised fines/litigation costs (net of provisions) (-) | 0 |
| Other material losses and provisions (-) | 0 |