



# 2021 EU-wide Stress Test

<b>Bank Name</b>	La Banque Postale
<b>LEI Code</b>	96950066U5XAAIRCPA78
<b>Country Code</b>	FR

## 2021 EU-wide Stress Test: Summary

La Banque Postale

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	2,160	2,006	1,916	1,833	1,799	1,639	1,544
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	45	6	6	6	-109	4	4
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-536	-172	-355	-332	-802	-614	-538
4	<b>Profit or (-) loss for the year</b>	<b>4,197</b>	<b>289</b>	<b>158</b>	<b>139</b>	<b>-1,981</b>	<b>-831</b>	<b>-806</b>
5	Coverage ratio: non-performing exposure (%)	39.02%	36.43%	32.94%	31.12%	38.21%	34.33%	32.75%
6	Common Equity Tier 1 capital	17,461	17,415	17,371	17,265	13,434	12,120	11,312
7	Total Risk exposure amount (all transitional adjustments included)	85,577	88,391	88,956	89,221	99,085	100,327	100,567
8	<b>Common Equity Tier 1 ratio, %</b>	<b>20.40%</b>	<b>19.70%</b>	<b>19.53%</b>	<b>19.35%</b>	<b>13.56%</b>	<b>12.08%</b>	<b>11.25%</b>
9	<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>20.40%</b>	<b>19.70%</b>	<b>19.53%</b>	<b>19.35%</b>	<b>13.56%</b>	<b>12.08%</b>	<b>11.25%</b>
10	Tier 1 capital	18,211	18,165	18,121	18,015	14,184	12,870	12,062
11	Total leverage ratio exposures	297,421	297,421	297,421	297,421	297,421	297,421	297,421
12	<b>Leverage ratio, %</b>	<b>6.12%</b>	<b>6.11%</b>	<b>6.09%</b>	<b>6.06%</b>	<b>4.77%</b>	<b>4.33%</b>	<b>4.06%</b>
13	<b>Fully loaded leverage ratio, %</b>	<b>6.12%</b>	<b>6.11%</b>	<b>6.09%</b>	<b>6.06%</b>	<b>4.77%</b>	<b>4.33%</b>	<b>4.06%</b>
<b>Memorandum items</b>								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>		0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	<b>IFRS 9 transitional arrangements?</b>	No
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18	<b>New definition of default?</b>	0
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2021 EU-wide Stress Test: Credit risk STA  
La Banque Postale

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		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									
1	Central banks	42,000	0	0	0	41,500	0	0	0	0	0	0.00%
2	Central governments	94,092	18	16	27	94,058	0	20	1	0	2	8.43%
3	Regional governments or local authorities	11,034	1	2,192	1	1,561	2	0	0	0	0	5.18%
4	Public sector entities	1,078	0	236	0	12,530	418	3	0	12	2	63.43%
5	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
6	International Organisations	8	0	0	0	0	0	0	0	0	0	0.00%
7	Institutions	14,602	0	4,836	0	19,196	207	2	2	1	1	62.84%
8	Corporates	24,602	140	18,944	169	10,238	25,725	369	25	397	117	31.79%
9	of which: SME	3,964	58	3,412	72	4,393	1,326	103	12	56	31	30.48%
10	Retail	8,622	240	6,265	260	9,708	2,394	577	51	94	314	54.39%
11	of which: SME	1,128	19	645	25	867	208	54	3	8	21	39.73%
12	Secured by mortgages on immovable property	25,775	236	23,034	253	59,701	11,531	607	32	109	194	30.33%
13	of which: SME	4,267	26	2,040	28	400	77	0	0	6	0	0.00%
14	Items associated with particularly high risk	987	0	1,472	0	2	58	18	0	0	3	16.23%
15	Covered bonds	2,354	0	235	0	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	260	0	260	0	0	0	0	0	0	0	0.00%
18	Equity	13,632	0	14,386	0	823	0	0	0	0	0	0.00%
19	Securitisation	9,496	0	2,645	0	705	3	0	0	0	0	81.18%
20	Other exposures	298,543	642	74,521	710	250,022	40,336	1,595	112	613	623	39.02%
21	Standardised Total											

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		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									
22	Central banks	42,000	0	0	0	41,500	0	0	0	0	0	0.00%
23	Central governments	85,747	18	0	27	90,056	0	20	1	0	2	8.43%
24	Regional governments or local authorities	10,992	1	2,183	1	1,561	2	0	0	0	0	5.18%
25	Public sector entities	1,078	0	236	0	12,530	418	1	0	12	0	9.10%
26	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28	Institutions	7,866	0	2,039	0	16,333	207	2	1	1	1	62.84%
29	Corporates	22,911	130	17,323	152	10,234	25,469	361	25	389	109	30.22%
30	of which: SME	3,647	56	3,126	69	4,389	1,324	103	12	56	31	30.48%
31	Retail	8,419	237	6,113	256	9,703	2,394	572	51	94	314	54.82%
32	of which: SME	1,124	19	642	25	866	208	54	3	8	21	39.73%
33	Secured by mortgages on immovable property	22,018	233	21,710	249	57,994	11,517	606	31	109	194	30.33%
34	of which: SME	4,251	26	2,035	28	400	77	0	0	6	0	0.00%
35	Items associated with particularly high risk	787	0	1,171	0	2	58	18	0	0	3	16.23%
36	Covered bonds	1,071	0	107	0	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	199	0	199	0	0	0	0	0	0	0	0.00%
39	Equity	13,320	0	14,074	0	823	0	0	0	0	0	0.00%
40	Securitisation	9,107	0	2,643	0	704	3	0	0	0	0	81.18%
41	Other exposures	275,517	619	67,799	685	245,402	40,067	1,580	111	605	613	38.79%
42	Standardised Total											

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		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									
43	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
44	Central governments	176	0	0	0	0	0	0	0	0	0	0.00%
45	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49	Institutions	95	0	36	0	0	0	0	0	0	0	0.00%
50	Corporates	153	0	151	0	0	41	0	0	0	0	0.00%
51	of which: SME	14	0	12	0	0	0	0	0	0	0	0.00%
52	Retail	176	0	132	0	0	0	0	0	0	0	0.00%
53	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
54	Secured by mortgages on immovable property	3,655	0	1,279	0	1,644	13	1	1	0	0	1.12%
55	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
56	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
57	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
62	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
63	Standardised Total	4,255	2	1,599	2	1,644	54	1	1	0	0	1.39%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		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									
64	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
65	Central governments	2,103	0	0	0	0	0	0	0	0	0	0.00%
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
68	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70	Institutions	936	0	394	0	603	0	0	0	0	0	0.00%
71	Corporates	95	0	89	0	0	26	0	0	0	0	0.00%
72	of which: SME	41	0	35	0	0	1	0	0	0	0	0.00%
73	Retail	0	0	0	0	0	0	0	0	0	0	0.00%
74	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
76	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
78	Covered bonds	20	0	0	0	0	0	0	0	0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81	Equity	50	0	50	0	0	0	0	0	0	0	0.00%
82	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
83	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
84	Standardised Total	3,207	0	536	0	603	26	0	0	4	0	0.00%















**2021 EU-wide Stress Test: Credit risk STA**  
La Banque Postale

RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
169	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
170	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
175	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
176	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
177	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
178	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
179	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
180	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
188	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
189	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
191	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
192	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
193	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
197	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
198	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
199	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
200	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
201	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
202	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
203	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
209	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
210	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%

RowNum	Description	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		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	
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
212	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
217	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
218	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
219	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
220	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
221	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
222	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
223	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0</																	





**2021 EU-wide Stress Test: Credit risk STA**  
La Banque Postale

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				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
1	La Banque Postale		36,547	4,852	101	0	64	0	0.01%	34,214	6,942	344	0	90	0	0.01%	36,423	4,519	558	0	95	0	0.01%
2	Central banks		92,253	1,806	20	0	3	9	44.23%	92,147	1,912	20	0	3	9	44.19%	92,147	1,911	20	0	2	9	44.16%
3	Central governments		1,558	3	1	0	0	0	10.13%	1,556	3	3	0	0	0	10.27%	1,555	3	5	0	0	1	10.44%
4	Regional governments or local authorities		12,542	395	14	1	14	3	23.43%	11,454	1,467	29	1	17	4	13.00%	11,851	1,038	60	1	35	8	13.88%
5	Public sector entities		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6	Multilateral Development Banks		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	International Organisations		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8	Institutions		11,551	7,843	10	1	8	1	12.49%	13,622	5,719	63	0	7	3	4.94%	17,980	1,336	89	0	0	3	3.68%
9	Corporates		24,238	11,384	710	115	392	286	40.22%	16,246	18,588	1,578	100	299	630	39.91%	23,889	8,265	2,177	141	205	862	39.73%
10	of which: SME		3,672	1,970	180	18	67	74	41.36%	4,127	1,397	297	18	63	120	40.63%	4,033	1,387	401	16	57	163	40.55%
11	Retail		8,567	3,283	829	62	156	471	56.76%	7,648	3,863	1,168	51	174	676	57.83%	7,075	4,090	1,514	46	188	889	58.72%
12	of which: SME		745	313	70	6	10	31	44.74%	792	241	95	5	43	45	45.19%	765	247	117	4	8	50	45.44%
13	Secured by mortgages on immovable property		57,729	12,974	1,134	40	266	313	22.56%	53,862	16,155	1,822	33	248	411	22.56%	53,682	15,694	2,532	32	256	510	20.16%
14	of which: SME		386	85	6	1	3	1	17.48%	350	110	17	1	3	3	17.38%	387	63	28	1	2	5	17.40%
15	Items associated with particularly high risk		57	2	18	0	0	3	16.18%	52	7	19	0	0	3	16.21%	53	5	19	0	0	3	16.70%
16	Covered bonds		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Equity		492	329	2	0	0	0	0.01%	765	46	13	0	0	0	0.01%	769	40	15	0	1	0	0.01%
20	Securitisation		699	8	0	0	0	0	44.56%	635	77	1	0	0	0	28.84%	654	51	3	0	0	1	19.80%
21	Other exposures		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22	Standardised Total		246,233	42,879	2,841	220	843	1,086	38.21%	232,200	54,693	5,061	186	840	1,737	34.33%	248,076	36,884	6,994	221	789	2,291	32.75%

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				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
22	FRANCE		36,547	4,852	101	0	64	0	0.01%	34,214	6,942	344	0	90	0	0.01%	36,423	4,519	558	0	95	0	0.01%
23	Central banks		92,253	1,806	20	0	3	9	44.23%	92,147	1,912	20	0	3	9	44.23%	92,145	1,911	20	0	2	9	44.23%
24	Central governments		1,558	3	1	0	0	0	10.13%	1,556	3	3	0	0	0	10.37%	1,555	3	5	0	0	1	10.44%
25	Regional governments or local authorities		12,542	395	13	1	14	2	14.19%	11,454	1,467	29	1	17	4	13.00%	11,851	1,038	60	1	35	8	13.88%
26	Public sector entities		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	Multilateral Development Banks		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	International Organisations		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29	Institutions		9,841	6,696	3	1	7	1	39.16%	11,738	4,785	19	0	5	3	16.15%	15,622	898	22	0	4	3	15.04%
30	Corporates		24,050	11,318	696	115	384	274	39.42%	16,099	18,411	1,554	100	295	613	39.48%	25,669	8,246	2,149	141	203	846	39.39%
31	of which: SME		3,666	1,970	180	18	67	74	41.37%	4,122	1,397	296	18	63	120	40.64%	4,028	1,387	401	16	57	163	40.56%
32	Retail		8,562	3,282	824	62	156	470	57.07%	7,643	3,862	1,163	51	174	675	58.05%	7,070	4,090	1,509	46	188	889	58.89%
33	of which: SME		744	313	70	6	10	31	44.76%	790	241	95	5	43	45	45.20%	764	247	117	4	8	53	45.44%
34	Secured by mortgages on immovable property		56,019	12,940	1,120	39	266	311	22.78%	52,190	16,099	1,790	32	247	404	22.58%	52,033	15,571	2,475	31	255	498	20.12%
35	of which: SME		386	85	6	1	3	1	17.48%	350	110	17	1	3	3	17.38%	387	63	28	1	2	5	17.40%
36	Items associated with particularly high risk		57	2	18	0	0	3	16.18%	52	7	19	0	0	3	16.21%	53	5	19	0	0	3	16.70%
37	Covered bonds		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39	Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Equity		492	329	2	0	0	0	0.01%	765	46	13	0	0	0	0.01%	769	40	15	0	1	0	0.01%
41	Securitisation		699	8	0	0	0	0	44.75%	635	71	1	0	0	0	29.04%	653	51	3	0	0	1	19.87%
42	Other exposures		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43	Standardised Total		242,617	41,633	2,799	218	834	1,071	38.27%	228,489	53,066	4,954	184	833	1,712	34.56%	243,841	36,372	6,835	219	784	2,258	33.03%

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				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
43	NETHERLANDS		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Central banks		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45	Central governments		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46	Regional governments or local authorities		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	Public sector entities		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	Multilateral Development Banks		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	International Organisations		0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50	Institutions		36	5	0	0	0	0	54.26%	34	7	1	0	0	0	42.74%	36	4	1	0	0	0	37.67%
51	Corporates		0	0	0	0	0	0	54.26%	0	0	0	0	0	0	46.25%	0	0	0	0	0	0	43.69%
52																							









2021 EU-wide Stress Test: Credit risk COVID-19 IRB

La Banque Postale

Row Num	(min EUR, %)	Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
3	Central banks																	
4	Central governments																	
5	Institutions																	
6	Corporates																	
7	Corporates - Of Which: Specialised Lending																	
8	Corporates - Of Which: SME																	
9	Retail																	
10	Retail - Secured on real estate property																	
11	Retail - Secured on real estate property - Of Which: SME																	
12	Retail - Secured on real estate property - Of Which: non-SME																	
13	Retail - Qualifying Revolving																	
14	Retail - Other Retail																	
15	Retail - Other Retail - Of Which: SME																	
16	Retail - Other Retail - Of Which: non-SME																	
17	Equity																	
18	Securitisation																	
19	Other non-credit obligation assets																	
20	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
21	Central banks																	
22	Central governments																	
23	Institutions																	
24	Corporates																	
25	Corporates - Of Which: Specialised Lending																	
26	Corporates - Of Which: SME																	
27	Retail																	
28	Retail - Secured on real estate property																	
29	Retail - Secured on real estate property - Of Which: SME																	
30	Retail - Secured on real estate property - Of Which: non-SME																	
31	Retail - Qualifying Revolving																	
32	Retail - Other Retail																	
33	Retail - Other Retail - Of Which: SME																	
34	Retail - Other Retail - Of Which: non-SME																	
35	Equity																	
36	Securitisation																	
37	Other non-credit obligation assets																	
38	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
39	Central banks																	
40	Central governments																	
41	Institutions																	
42	Corporates																	
43	Corporates - Of Which: Specialised Lending																	
44	Corporates - Of Which: SME																	
45	Retail																	
46	Retail - Secured on real estate property																	
47	Retail - Secured on real estate property - Of Which: SME																	
48	Retail - Secured on real estate property - Of Which: non-SME																	
49	Retail - Qualifying Revolving																	
50	Retail - Other Retail																	
51	Retail - Other Retail - Of Which: SME																	
52	Retail - Other Retail - Of Which: non-SME																	
53	Equity																	
54	Securitisation																	
55	Other non-credit obligation assets																	
56	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
57	Central banks																	
58	Central governments																	
59	Institutions																	
60	Corporates																	
61	Corporates - Of Which: Specialised Lending																	
62	Corporates - Of Which: SME																	
63	Retail																	
64	Retail - Secured on real estate property																	
65	Retail - Secured on real estate property - Of Which: SME																	
66	Retail - Secured on real estate property - Of Which: non-SME																	
67	Retail - Qualifying Revolving																	
68	Retail - Other Retail																	
69	Retail - Other Retail - Of Which: SME																	
70	Retail - Other Retail - Of Which: non-SME																	
71	Equity																	
72	Securitisation																	
73	Other non-credit obligation assets																	
74	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
75	Central banks																	
76	Central governments																	
77	Institutions																	
78	Corporates																	
79	Corporates - Of Which: Specialised Lending																	
80	Corporates - Of Which: SME																	
81	Retail																	
82	Retail - Secured on real estate property																	
83	Retail - Secured on real estate property - Of Which: SME																	
84	Retail - Secured on real estate property - Of Which: non-SME																	
85	Retail - Qualifying Revolving																	
86	Retail - Other Retail																	
87	Retail - Other Retail - Of Which: SME																	
88	Retail - Other Retail - Of Which: non-SME																	
89	Equity																	
90	Securitisation																	
91	Other non-credit obligation assets																	
92	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)	Moratoria - Actual																
		Exposure values		Risk exposure amounts		31/12/2020								Coverage Ratio Stage 3 exposure				
		A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure			
93	Central banks																	
94	Central governments																	
95	Institutions																	
96	Corporates																	
97	Corporates - Of Which: Specialised Lending																	
98	Corporates - Of Which: SME																	
99	Retail																	
100	Retail - Secured on real estate property																	
101	Retail - Secured on real estate property - Of Which: SME																	
102	Retail - Secured on real estate property - Of Which: non-SME																	
103	Retail - Qualifying Revolving																	
104	Retail - Other Retail																	
105	Retail - Other Retail - Of Which: SME																	
106	Retail - Other Retail - Of Which: non-SME																	
107	Equity																	
108	Securitisation																	









































2021 EU-wide Stress Test: Credit risk COVID-19 STA

La Banque Postale

Row Num	(in EUR, %)		Moratoria - Actual											
			31/12/2020	1	2	3	4	5	6	7	8	9	10	11
Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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			
1		Central banks												
2		Central governments												
3		Regional governments or local authorities												
4		Public sector entities												
5		Multilateral Development Banks												
6		International Organisations												
7		Institutions												
8		Corporates	2,107	1,620	1,563	1,513	572	561	43	42	5	51	14	32.32%
9		of which: SME												
10		Retail	79	48	65	47	12	9	3	3	0	1	1	26.27%
11		of which: SME												
12		Secured by mortgages on immovable property												
13		of which: non-SME												
14		Items associated with particularly high risk	1,320	351	553	522	740	721	37	36	1	11	7	18.41%
15		Covered bonds												
16		Claims on institutions and corporates with a ST credit assessment												
17		Collective investments undertakings (CIU)												
18		Equity												
19		Securitisation												
20		Other exposures												
21		Standardised Total	4,041	934	2,644	2,521	1,399	1,354	93	91	6	65	24	25.55%

Row Num	(in EUR, %)		Moratoria - Actual											
			31/12/2020	1	2	3	4	5	6	7	8	9	10	11
Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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			
22		Central banks												
23		Central governments												
24		Regional governments or local authorities												
25		Public sector entities												
26		Multilateral Development Banks												
27		International Organisations												
28		Institutions												
29		Corporates	2,107	1,620	1,563	1,513	572	561	43	42	5	51	14	32.32%
30		of which: SME												
31		Retail	79	48	65	47	12	9	3	3	0	1	1	26.27%
32		of which: SME												
33		Secured by mortgages on immovable property												
34		of which: non-SME												
35		Items associated with particularly high risk	1,320	351	553	522	740	721	37	36	1	11	7	18.41%
36		Covered bonds												
37		Claims on institutions and corporates with a ST credit assessment												
38		Collective investments undertakings (CIU)												
39		Equity												
40		Securitisation												
41		Other exposures												
42		Standardised Total	4,041	934	2,644	2,521	1,399	1,354	93	91	6	65	24	25.55%

Row Num	(in EUR, %)		Moratoria - Actual											
			31/12/2020	1	2	3	4	5	6	7	8	9	10	11
Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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			
43		Central banks												
44		Central governments												
45		Regional governments or local authorities												
46		Public sector entities												
47		Multilateral Development Banks												
48		International Organisations												
49		Institutions												
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME												
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: SME												
54		Secured by mortgages on immovable property												
55		of which: non-SME												
56		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0
57		Covered bonds												
58		Claims on institutions and corporates with a ST credit assessment												
59		Collective investments undertakings (CIU)												
60		Equity												
61		Securitisation												
62		Other exposures												
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual											
			31/12/2020	1	2	3	4	5	6	7	8	9	10	11
Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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			
64		Central banks												
65		Central governments												
66		Regional governments or local authorities												
67		Public sector entities												
68		Multilateral Development Banks												
69		International Organisations												
70		Institutions												
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME												
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0
74		of which: SME												
75		Secured by mortgages on immovable property												
76		of which: non-SME												
77		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0
78		Covered bonds												
79		Claims on institutions and corporates with a ST credit assessment												
80		Collective investments undertakings (CIU)												
81		Equity												
82		Securitisation												
83		Other exposures												
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Moratoria - Actual											
			31/12/2020	1	2	3	4	5	6	7	8	9	10	11
Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	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			
85		Central banks												
86		Central governments												
87		Regional governments or local authorities												
88		Public sector entities												
89		Multilateral Development Banks												
90		International Organisations												
91		Institutions												
92		Corporates	0	0	0	0	0	0	0	0	0	0	0	0
93		of which: SME												
94		Retail	0	0	0	0	0	0	0	0	0	0	0	0
95		of which: SME												
96		Secured by mortgages on immovable property												
97		of which: non-SME												
98		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0
99		Covered bonds												
100		Claims on institutions and corporates with a ST credit assessment												
101		Collective investments undertakings (CIU)												
102		Equity												
103		Securitisation												
104		Other exposures												
105		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(in EUR, %)		Public guarantees - Actual											
			31/12/2020	1	2	3	4	5	6	7	8	9	10	11
Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	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			
13		Central banks												
14		Central governments												
15		Regional governments or local authorities												
16		Public sector entities												
17		Multilateral Development Banks												
18		International Organisations												
19		Institutions												
20		Corporates	920	0	513	463	385	349	33	29	1	4	4	11.30%
21		of which: SME												
22		Retail	485	0	317	287	157	141	14	13	0	1	1	14.30%
23		of which: SME												
24		Secured by mortgages on immovable property	160	11	89	80	73	65	2	1	0	1	1	37.25%
25		of which: non-SME												
26		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0	0
27		Covered bonds	0	0	0	0	0	0	0	0	0	0	0	0
28		Claims on institutions and corporates with a ST credit assessment												
29		Collective investments undertakings (CIU)												
30		Equity												
31		Securitisation												
32		Other exposures												
33		Standardised Total	1,081	11	601	543	456	414	34	31	1	5		



2021 EU-wide Stress Test: Credit risk COVID-19 STA

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Table with 12 columns (1-12) for Moratoria - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 12 columns (1-12) for Moratoria - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 12 columns (1-12) for Moratoria - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 12 columns (1-12) for Moratoria - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 12 columns (1-12) for Moratoria - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 12 columns (1-12) for Moratoria - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 14 columns (13-24) for Public guarantees - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 14 columns (13-24) for Public guarantees - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 14 columns (13-24) for Public guarantees - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 14 columns (13-24) for Public guarantees - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 14 columns (13-24) for Public guarantees - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.

Table with 14 columns (13-24) for Public guarantees - Actual 31/12/2020. Rows include Exposure value, Risk exposure amounts, and various stages of exposure and provisions for different asset classes like Central banks, Public sector entities, etc.



















2021 EU-wide Stress Test: Credit risk COVID-19 STA

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Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
1		Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9		of which: SME																					
10		Retail	65	30	14	0	2	7	47.77%	56	32	21	0	2	11	50.00%	51	30	28	0	2	14	51.14%
11		of which: non-SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME																					
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	1,422	863	119	2	18	43	35.92%	1,382	838	183	2	17	77	41.83%	1,363	800	240	2	15	111	46.20%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
22		Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		of which: SME																					
31		Retail	65	30	14	0	2	7	47.77%	56	32	21	0	2	11	50.00%	51	30	28	0	2	14	51.14%
32		of which: non-SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME																					
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	1,422	863	119	2	18	43	35.92%	1,382	838	183	2	17	77	41.83%	1,363	800	240	2	15	111	46.20%

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
43		Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																					
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53		of which: non-SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME																					
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			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
64		Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME																					
73		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74		of which: non-SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME																					
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario												
			31/12/2021				31/12/2022				31/12/2023				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure										















# 2021 EU-wide Stress Test: Securitisations

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Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	323						
4		SEC-IAA	0						
5		<b>Total</b>	<b>323</b>						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	54	60	62	65	69	93	115
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	<b>Total</b>	<b>54</b>	<b>60</b>	<b>62</b>	<b>65</b>	<b>69</b>	<b>93</b>	<b>115</b>	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

# 2021 EU-wide Stress Test: Risk exposure amounts

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Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	75,336	76,899	77,291	77,379	85,715	87,009	87,440
2	Risk exposure amount for securitisations and re-securitisations	54	60	62	65	69	93	115
3	Risk exposure amount other credit risk	75,283	76,839	77,230	77,314	85,646	86,917	87,326
4	Risk exposure amount for market risk	975	975	975	975	975	975	975
5	Risk exposure amount for operational risk	9,265	9,265	9,265	9,265	9,265	9,265	9,265
6	Other risk exposure amounts	0	1,252	1,424	1,602	3,130	3,077	2,886
7	<b>Total risk exposure amount</b>	<b>85,577</b>	<b>88,391</b>	<b>88,956</b>	<b>89,221</b>	<b>99,085</b>	<b>100,327</b>	<b>100,567</b>
8	<b>Total Risk exposure amount (transitional)</b>	<b>85,577</b>	<b>88,391</b>	<b>88,956</b>	<b>89,221</b>	<b>99,085</b>	<b>100,327</b>	<b>100,567</b>
9	<b>Total Risk exposure amount (fully loaded)</b>	<b>85,577</b>	<b>88,391</b>	<b>88,956</b>	<b>89,221</b>	<b>99,085</b>	<b>100,327</b>	<b>100,567</b>









# 2021 EU-wide Stress Test: P&L

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Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	<b>Net interest income</b>	2,160	2,006	1,916	1,833	1,799	1,639	1,544
2	Interest income	3,886	3,313	3,190	3,055	3,232	3,038	2,852
3	Interest expense	-1,726	-1,307	-1,274	-1,223	-1,433	-1,400	-1,308
4	<b>Dividend income</b>	1	1	1	1	1	1	1
5	<b>Net fee and commission income</b>	2,706	2,706	2,706	2,706	2,363	2,319	2,382
6	<b>Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities</b>	45	6	6	6	-109	4	4
7	<b>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</b>					-231		
8	<b>Other operating income not listed above, net</b>	-1,169	-37	-37	-37	-49	-37	-37
9	<b>Total operating income, net</b>	3,743	4,683	4,592	4,509	3,774	3,926	3,894
10	<b>Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss</b>	-536	-172	-355	-332	-802	-614	-538
11	<b>Other income and expenses not listed above, net</b>	1,001	-4,102	-4,011	-3,978	-4,953	-4,143	-4,162
12	<b>Profit or (-) loss before tax from continuing operations</b>	4,209	408	226	199	-1,981	-831	-806
13	<b>Tax expenses or (-) income related to profit or loss from continuing operations</b>	-12	-119	-68	-60	0	0	0
14	<b>Profit or (-) loss after tax from discontinued operations</b>	0						
15	<b>Profit or (-) loss for the year</b>	<b>4,197</b>	<b>289</b>	<b>158</b>	<b>139</b>	<b>-1,981</b>	<b>-831</b>	<b>-806</b>
16	<b>Amount of dividends paid and minority interests after MDA-related adjustments</b>	213	83	64	50	7	10	13
17	<b>Attributable to owners of the parent net of estimated dividends</b>	3,984	206	94	89	-1,988	-841	-818
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

## 2021 EU-wide Stress Test

### Major capital measures and realised losses

La Banque Postale

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	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
5	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 (+/-)		500

Row Number	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0