



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	62,236	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	1	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	36	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	53.61%	
	Corporate	31,398	473	22,317	596	26,149	1,659	752	64	349	349	29.02%		
	of which: SME	10,222	161	4,921	149	5,261	796	126	12	61	61	31.60%		
	Retail	10,261	221	7,495	246	5,748	4,061	865	36	192	192	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	165	22,681	114	64,057	16,594	614	1	195	285	33.20%		
	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)	486	0	951	0	0	0	0	0	0	0	0.00%		
	Reserve	16,371	0	17,025	0	7	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	4,196	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	17.27%			

		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	11,511	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	68,187	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	1	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	9,247	0	1,996	0	6,019	148	25	2	2	11	53.61%		
	Corporate	74,146	451	19,877	500	73,366	1,711	729	64	311	216	29.62%		
	of which: SME	41,396	173	4,907	126	5,223	795	146	12	90	90	33.80%		
	Retail	19,237	271	7,438	246	6,690	4,061	865	38	192	192	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	18,573	610	36	194	297	33.69%		
	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%		
	Reserve	16,151	0	16,025	0	7	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	4,196	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%		
	Reserve	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	0	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%		
	Reserve	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	172	11	25	26.3%	48,471	418	171	11	24	26	105	26.3%
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	0	0	1	17.0%	5,609	0	0	0	0	0	0	17.0%
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	0.0%
International Organisations	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0	0.0%
Institutions	11,024	152	31	2	2	10	51.2%	11,021	151	30	2	7	49.1%	10,974	149	28	4	2	2	2	45.2%
Corporates	26,484	3,329	912	45	104	393	42.2%	26,477	3,322	1,140	38	80	46.0%	26,434	3,282	1,245	38	80	80	44.0%	
of which: SME	5,266	691	236	21	30	100	55.0%	5,260	680	300	22	81	50.0%	5,183	678	365	24	80	105	45.2%	
Retail	10,993	2,885	713	13	139	447	62.5%	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	691	236	21	30	100	55.0%	5,260	680	300	22	81	50.0%	5,183	678	365	24	80	105	45.2%	
Secured by mortgages on immovable property	1,818	1,053	118	0	18	308	30.5%	1,817	1,049	109	0	235	30.7%	1,815	1,039	219	0	235	308	30.5%	
of which: SME	5,266	1,053	118	0	18	308	30.5%	5,260	1,049	109	0	235	30.7%	5,183	1,039	219	0	235	308	30.5%	
Items associated with particularly high risk	5,338	570	11	11	13	12	54.7%	5,332	570	48	10	13	53.8%	5,287	569	33	10	13	37	50.3%	
Items associated with particularly high risk	500	124	18	1	0	21	21.8%	508	127	20	1	2	22.3%	507	136	22	1	2	1	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	987	1,028	35.1%

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	48,156	432	189	10	38	35	23.4%	48,110	425	227	17	39	35	23.0%	48,065	418	220	17	38	79	26.3%
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	0	0	1	16.0%	4,007	0	0	0	0	0	0	16.0%
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%	
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	21	45.2%
Corporates	21,188	2,698	884	43	67	356	41.2%	21,072	2,690	1,067	32	70	49.3%	20,976	2,654	1,200	36	77	100	40.0%	
of which: SME	5,268	691	236	21	30	96	42.9%	5,272	681	300	21	70	47.2	5,181	678	364	24	70	106	40.0%	
Retail	10,734	2,885	713	13	139	447	62.2%	10,733	2,893	904	40	158	587	62.7%	10,680	2,811	1,147	37	187	220	62.7%
of which: SME	1,284	111	119	3	40	40	40.0%	1,284	111	54	3	54	42.0%	1,284	111	54	3	54	42.0%		
Secured by mortgages on immovable property	6,637	1,041	1,088	49	188	140	27.9%	6,621	1,036	1,401	68	235	480	24.1%	6,610	1,026	2,403	66	230	67	21.9%
of which: SME	5,121	570	21	11	12	12	54.5%	5,250	570	48	13	13	54.0%	5,270	566	23	13	13	37	50.2%	
Items associated with particularly high risk	500	124	18	1	0	0	20.0%	508	127	20	1	2	22.3%	507	136	22	1	2	1	24.5%	
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	212	0	0	0	0	0	13.2%	212	0	0	0	0	13.2%	212	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	19,484	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	982	1,065	35.2%

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	0.0%	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	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%	
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%	
International 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	48.0%	0	0	0	0	0	48.0%	0	0	0	0	0	0	48.0%	
Items associated with particularly high risk	0	0	0	0	0	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0	0	0	0.0%	
Covered bonds	47	0	0	0	0	0	20.0%	4													

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	49,482	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	230	71	0	0	0	0	230	71	0	0	0	0	0	0	0	
Public sector entities	3,560	100	186	4	0	36	20.20%	3,560	95	240	1	3	46	3,560	96	230	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	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	0	
Institutions	11,024	142	47	4	0	0	47.20%	10,952	171	46	0	0	0	10,811	202	46	0	0	0	0	0	0	0	
Coverages	56,006	3,449	1,361	142	200	453	48.04%	55,206	4,868	2,486	396	208	1,054	54,894	4,246	2,602	386	263	1,162	47.20%	54,894	4,246	2,602	
of which: SME	10,499	293	399	81	43	210	52.00%	10,400	1,488	551	18	111	108	10,264	1,233	338	18	110	102	48.00%	10,264	1,233	338	
Retail	10,499	2,964	816	188	148	553	53.21%	10,321	4,271	1,093	27	218	738	66.52%	10,321	4,271	1,093	63	264	88	65.61%	10,321	4,271	1,093
Secured by mortgages on immovable property	49,482	288	399	81	43	210	52.00%	49,482	288	399	81	43	210	52.00%	49,482	288	399	81	43	210	52.00%	49,482	288	399
of which: SME	49,482	12,651	4,751	103	281	358	35.25%	49,482	15,325	2,868	36	373	629	55.31%	49,482	16,082	3,459	61	431	38	51.52%	49,482	16,082	3,459
of which: SME	5,113	676	171	13	13	37	30.22%	4,988	761	203	11	37	63	31.32%	4,870	880	248	11	41	11	31.74%	4,870	880	248
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	0	0	
Covered bonds	1,965	0	0	0	0	0	5.46%	1,964	0	0	0	0	0	1,964	0	0	0	0	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	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	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	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	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	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	38.27%	259,191	29,383	8,597	233	1,041	3,186	41.26%	259,191	29,383	8,597

	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	262	39	63	77	29.42%	49,482	481	408	32	65	135	33.21%	49,280	471	260	29	61	129	34.53%	49,280	471	260
Regional governments or local authorities	0	230	20	0	0	0	18.30%	0	230	39	0	0	0	0	0	230	39	0	0	0	0	0	0	
Public sector entities	3,560	100	186	4	0	36	20.20%	3,560	95	240	1	3	46	17.02%	3,560	96	230	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	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	0	
Institutions	6,003	143	46	7	4	22	47.61%	5,988	173	60	0	0	0	5,923	195	73	0	0	0	0	0	0	0	
Coverages	21,123	3,261	1,361	362	363	410	47.16%	20,808	4,626	2,142	33	241	980	44.32%	20,377	4,595	2,448	34	264	1,080	44.17%	20,377	4,595	2,448
of which: SME	5,021	771	388	88	43	209	51.33%	4,902	1,181	463	10	111	288	52.28%	4,781	1,233	427	11	119	324	51.65%	4,781	1,233	427
Retail	10,551	2,868	815	189	153	477	47.85%	10,474	3,751	1,053	27	218	735	68.52%	10,345	4,377	1,394	63	266	987	65.62%	10,345	4,377	1,394
of which: SME	1,218	121	149	6	6	46	44.32%	1,223	121	171	3	72	458	48.81%	1,211	141	183	3	141	86	49.99%	1,211	141	183
Secured by mortgages on immovable property	49,482	15,592	1,391	181	283	362	26.09%	49,141	15,314	2,111	88	371	981	22.68%	48,720	16,038	3,387	89	431	889	26.50%	48,720	16,038	3,387
of which: SME	5,113	676	171	13	13	37	30.22%	4,988	761	203	11	37	63	31.32%	4,870	880	248	11	41	11	31.74%	4,870	880	248
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	0	0	
Covered bonds	444	0	0	0	0	0	5.34%	444	0	0	0	0	0	444	0	0	0	0	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	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	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	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	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	0	0	
Standardised Total	250,952	19,907	4,056	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	40.29%	238,127	28,574	8,214

	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	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	0	0
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	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	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	1,501	0	1	0	0	0	34.44%	1,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Coverages	36	0	1	0	0	0	58.33%	34	0	0	0	0	0	34	0	0	0	0	0	0	0	0
of which: SME	1	0	0	0	0	0	32.44%	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property	0	0	0																			

2023 EU-wide Stress Test: Credit risk COVID-19 STA
La Banque Postale

Table for La Banque Postale showing public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025), stages of exposure (Stage 1, 2, 3), and coverage ratios. Rows include Central banks, Credit governments, Public sector entities, etc.

Table for FRANCE showing public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025), stages of exposure (Stage 1, 2, 3), and coverage ratios. Rows include Central banks, Credit governments, Public sector entities, etc.

Table for SPAIN showing public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025), stages of exposure (Stage 1, 2, 3), and coverage ratios. Rows include Central banks, Credit governments, Public sector entities, etc.

Table for NETHERLANDS showing public guarantee - Baseline Scenario. Columns include dates (31/12/2023, 31/12/2024, 31/12/2025), stages of exposure (Stage 1, 2, 3), and coverage ratios. Rows include Central banks, Credit governments, Public sector entities, etc.

2023 EU-wide Stress Test: Securitisations

La Banque Postale

		(mln EUR)						
		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
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

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)							
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

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	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	
	A.1.14.1	of which: from securitisation positions (-)		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
	A.2.1	Additional Tier 1 Capital instruments		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
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		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
	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
	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
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

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
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