



## **LA BANQUE POSTALE HOME LOAN SFH**

### **LA BANQUE POSTALE HOME LOAN SFH Summary of financial statements – French GAAP accounts**

**30 June 2020**

The english language version of this report is an abstract and a free translation from the original, which was prepared in French. All possible care has been taken to ensure that the translation is an accurate presentation of this original. However, in all matters of interpretation, views or opinion expressed in the original language version of the document in French take precedence over the translation

**La Banque Postale Home Loan SFH  
Limited company with Board of Directors  
Share capital € 210 000 000  
Registered office : 115, rue de Sèvres – 75006 PARIS**

### Balance sheet

(€ '000s)	30/06/2020	31/12/2019
<b><u>ASSETS</u></b>		
<b>CASH AND INTER-BANK TRANSACTIONS</b>		
- Cash and central banks	58	28
- Government paper and similar securities	33 048	44 867
- Receivables from credit institutions and similar	18 401 144	11 541 263
<b>EQUITY INVESTMENTS, HOLDINGS IN RELATED COMPANIES AND OTHER LONG-TERM SECURITIES</b>		
- Equity investments and other long-term holdings in securities		
<b>ACCRUALS AND OTHER ASSETS</b>		
- Other Assets	175	11
- Accruals	132	32
<b>TOTAL</b>	<b>18 434 557</b>	<b>11 586 201</b>
<b><u>LIABILITIES</u></b>		
<b>INTER-BANK TRANSACTIONS AND SIMILAR</b>		
- Liabilities due to credit institutions	1 000 000	
<b>DEBT SECURITIES</b>		
- Bonds and similar	17 194 970	11 346 364
	25 709	26 188
<b>ACCRUALS AND OTHER LIABILITIES</b>		
<b>PARENT COMPANY SHAREHOLDERS' EQUITY (EXCLUDING GBRF)</b>		
- Subscribed capital	210 000	210 000
- Reserves	450	378
- Retained earnings	3 199	1 827
- Profit (loss) for the period	229	1 444
<b>TOTAL</b>	<b>18 434 557</b>	<b>11 586 201</b>

\* GENERAL BANKING RISK FUND

## Off balance sheet statement

(€ '000s)	30/06/2020	31/12/2019
<b>Financing and guarantee commitments and commitments on securities given</b>		
Financing commitments		
to credit institutions		
to customers		
Guarantees		
to credit institutions		
to customer		
Commitments on securities		
deliverable securities		
<b>Financing and guarantee commitments and commitments on securities received</b>		
Financing commitments		
from credit institutions		
from customers		
Guarantees		
from credit institutions		
from customers		
Commitments on securities		
securities receivable		
<b>Other commitments given and received</b>		
Other commitments given	163	
Other commitments received	23 482 823	15 784 098

## Profit and loss

(€ '000s)	30/06/2020	30/06/2019	31/12/2019
<b>INTEREST AND SIMILAR INCOME</b>			
- Cash and inter-bank transactions	50 765	50 201	102 028
- Bonds and other fixed-income securities	389	465	889
<b>INTEREST AND SIMILAR EXPENSES</b>			
- Bonds and other fixed-income securities	(48 666)	(48 388)	(98 346)
<b>COMMISSIONS (EXPENSES)</b>	(9)	(8)	(20)
<b>GAINS OR LOSSES ON ASSETS AVAILABLE FOR SALE</b>	0		22
<b>OTHER BANK OPERATING INCOME</b>	0	22	(43)
<b>OTHER BANKING OPERATING EXPENSES</b>	(28)	(27)	
<b>NET BANKING INCOME</b>	<b>2 451</b>	<b>2 265</b>	<b>4 530</b>
<b>GENERAL OPERATING EXPENSES</b>			
- Other general operating expenses	(1 785)	(1 193)	(2 175)
<b>GROSS OPERATING INCOME</b>	<b>666</b>	<b>1 072</b>	<b>2 355</b>
<b>COST OF RISK</b>			
<b>OPERATING INCOME</b>	<b>666</b>	<b>1 072</b>	<b>2 355</b>
<b>GAINS OR LOSSES ON DISPOSALS</b>			
<b>PRE-TAX INCOME</b>	<b>666</b>	<b>1 072</b>	<b>2 355</b>
<b>NON-RECURRING ITEMS</b>			
<b>INCOME TAX</b>	(437)	(506)	(911)
<b>NET ALLOCATION TO GBRF AND REGULATED PROVISIONS</b>			
<b>PARENT COMPANY NET INCOME</b>	<b>229</b>	<b>566</b>	<b>1 444</b>
<b>PARENT COMPANY NET EARNINGS PER SHARE (in K€)</b>	<b>0.00001</b>	<b>0.00003</b>	<b>0.00007</b>