



LA BANQUE POSTALE HOME LOAN SFH

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

30 June 2021

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 on 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 € 244 000 000
Registered office : 115, rue de Sèvres – 75006 PARIS

Balance sheet

(€'000s)	30/06/2021	31/12/2020
<u>ASSETS</u>		
CASH AND INTER-BANK TRANSACTIONS		
- Cash and central banks	389	810
- Government paper and similar securities	21 855	33 385
- Receivables from credit institutions and similar	17 466 251	16 454 673
EQUITY INVESTMENTS, HOLDINGS IN RELATED COMPANIES AND OTHER LONG-TERM SECURITIES		
- Equity investments and other long-term holdings in securities		
ACCRUALS AND OTHER ASSETS		
- Other Assets	647	167
- Accruals	129	332
TOTAL	17 489 270	16 489 367
<u>LIABILITIES</u>		
INTER-BANK TRANSACTIONS AND SIMILAR		
- Liabilities due to credit institutions		
DEBT SECURITIES		
- Bonds and similar	17 249 014	16 248 297
	25 801	25 802
ACCRUALS AND OTHER LIABILITIES		
PARENT COMPANY SHAREHOLDERS' EQUITY (EXCLUDING GBRF)		
- Subscribed capital	210 000	210 000
- Reserves	531	450
- Retained earnings	4 737	3 199
- Profit (loss) for the period	(813)	1 619
TOTAL	17 489 270	16 489 367

* GENERAL BANKING RISK FUND

Off balance sheet statement

(€ '000s)	30/06/2021	31/12/2020
Financing and guarantee commitments and commitments on securities given		
Financing commitments		
to credit institutions		
to customers		
Guarantees		
to credit institutions		
to customer		
Commitments on securities		
deliverable securities		
Financing and guarantee commitments and commitments on securities received		
Financing commitments		
from credit institutions		
from customers		
Guarantees		
from credit institutions		
from customers		
Commitments on securities		
securities receivable		
Other commitments given and received		
Other commitments given	473	163
Other commitments received	22 690 962	21 725 184

Profit and loss

(€ '000s)	30/06/2021	30/06/2020	31/12/2020
INTEREST AND SIMILAR INCOME			
- Cash and inter-bank transactions	39 476	50 765	95 842
- Bonds and other fixed-income securities	297	389	726
INTEREST AND SIMILAR EXPENSES			
- Cash and inter-bank transactions	(35)		
- Bonds and other fixed-income securities	(37 446)	(48 666)	(91 227)
INCOME FROM VARIABLE-INCOME SECURITIES			
COMMISSIONS (INCOME)			
COMMISSIONS (EXPENSES)	(65)	(9)	(15)
GAINS OR LOSSES ON ASSETS AVAILABLE FOR SALE			
OTHER BANK OPERATING INCOME			
OTHER BANKING OPERATING EXPENSES	(37)	(28)	(45)
NET BANKING INCOME	2 191	2 451	5 282
GENERAL OPERATING EXPENSES			
- Other general operating expenses	(2 680)	(1 785)	(2 658)
GROSS OPERATING INCOME	(489)	666	2 623
COST OF RISK			
OPERATING INCOME	(489)	666	2 623
GAINS OR LOSSES ON DISPOSALS			
PRE-TAX INCOME	(489)	666	2 623
NON-RECURRING ITEMS			
INCOME TAX	(323)	(437)	(1 004)
NET ALLOCATION TO GBRF AND REGULATED PROVISIONS			
PARENT COMPANY NET INCOME	(813)	229	1 619
PARENT COMPANY NET EARNINGS PER SHARE (in K€)	-0.00004	0.00001	0.00008