

2018 EU-wide Stress Test

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



2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	2,592		2,564	2,477	2,366	2,418	2,403	2,419
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-6		-33	-33	-33	-58	-33	-33
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-190		-341	-451	-425	-678	-582	-661
Profit or (-) loss for the year	975		425	225	134	-1,142	-324	-422
Coverage ratio: non-performing exposure (%)	36.77%	34.94%	31.24%	33.18%	34.77%	35.76%	38.47%	39.92%
Common Equity Tier 1 capital	8,522	8,382	8,938	9,075	9,146	7,435	7,123	6,760
Total Risk exposure amount (all transitional adjustments included)	65,219	65,377	66,209	66,489	66,947	78,152	80,475	82,223
Common Equity Tier 1 ratio, %	13.07%	12.82%	13.50%	13.65%	13.66%	9.51%	8.85%	8.22%
Fully loaded Common Equity Tier 1 ratio, %	13.41%	13.16%	13.50%	13.65%	13.66%	9.51%	8.85%	8.22%
Tier 1 capital	9,322	9,182	9,738	9,875	9,946	8,235	7,923	7,560
Total leverage ratio exposures	205,766	205,766	205,766	205,766	205,766	205,766	205,766	205,766
Leverage ratio, %	4.53%	4.46%	4.73%	4.80%	4.83%	4.00%	3.85%	3.67%
Fully loaded leverage ratio, %	4.63%	4.57%	4.73%	4.79%	4.83%	4.00%	3.85%	3.67%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			800	800	800	800	800	800
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 ²			800	800	800	800	800	800
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	800	800	800

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	-IRB	A-1	RB	F-IF	:B	Performing	Non performing	Stock of provisions	Of which: from non performing	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)	Non-deladited	Derauteu	Non-deladited	Derauteu	Non-deladited	Deraulted	Norr-defaulted	Delaulted					
	Central banks and central governments	0		0) (0	0	0	0	0	0		0 0	-
	Institutions	0) () (0	0	0	C		0		0 0	-
	Corporates	0) (0) (0	0	0			0		0 0	-
	Corporates - Of Which: Specialised Lending	0) (0) (0	0	0	0	C	0	-	0 0	-
	Corporates - Of Which: SME	0	(0) (0	0	0	0	0	0		0 0	-
	Retail	0) (0	0	0	0	0	0	0	0		0	-
	Retail - Secured on real estate property	0) (0) (0	0	0	0	C	0	-	0 0	-
	Retail - Secured on real estate property - Of Which: SME	0) (0) (0	0	0	0	C	0	-	0 0	-
La Banque Postale	Retail - Secured on real estate property - Of Which: non-SME	0	(0) (0	0	0	0	0	0		0 0	-
	Retail - Qualifying Revolving	0) (0	0	0	0	0	0	0	0		0	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	0) (0) (0	0	0	0	0	0		0	-
	Equity										0		0 0	-
	Securitisation													
	Other non-credit obligation assets										0		0 0	-
	IRB TOTAL	0		0	0	0	0	0	0	0	0	(0	l-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	osure amounts	1/					
		A-1			IRB	A-:		F-IF	RB	Performing	Non performing	Stock of	Of which: from	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performi exposures ¹
	(min EUR, %)													
	Central banks and central governments) (0		0 0		0	C		0		0 0	-
	Institutions) (0		0 0	(0	0	1	0		0 0	-
	Corporates) (0		0 0	(0	0	1	0		0 0	-
	Corporates - Of Which: Specialised Lending) (0		0 0	(0	0	1	0		0 0	-
	Corporates - Of Which: SME) (0		0 0	(0	0	1	0		0 0	-
	Retail) (0		0 0	(0	0	1	0		0 0	-
	Retail - Secured on real estate property) (0		0 0	(0	0	1	0		0 0	-
	Retail - Secured on real estate property - Of Which: SME) (0		0	(0	0		0		0 0	-
France	Retail - Secured on real estate property - Of Which: non-SME) (0		0		0	0		0		0 0	-
	Retail - Qualifying Revolving) (0		0 0	(0	0	1	0		0 0	-
	Retail - Other Retail) (0		0 0	(0	0	1	0		0 0	-
	Retail - Other Retail - Of Which: SME) (0		0 0	(0	0	1	0		0 0	-
	Retail - Other Retail - Of Which: non-SME) (0		0 0	(0	0	1	0		0 0	-
	Equity										0		0 0	-
	Securitisation													
	Other non-credit obligation assets										0		0 0	-
	TOR TOTAL					1 0		1 0		-			0 0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-1	RB	F-	IRB	A-:	IRB	F-IF	₹B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	() (0	(0	(0	C	(0		0	-
	Institutions	() (0	(0	(0	C	(0		0	-
	Corporates) (0	(0	C	0	C	(0	C	0	-
	Corporates - Of Which: Specialised Lending) (0	(0	C	0	C	(0	C	0	-
	Corporates - Of Which: SME) (0	(0	C	0	C	(0	C	0	-
	Retail	() (0	(0	(0	C	(0		0	-
	Retail - Secured on real estate property) (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	-
Germany	Retail - Secured on real estate property - Of Which: non-SME) (0	0	0	(0	0	(0	0	0	-
	Retail - Qualifying Revolving) (0	0	0	(0	0	(0	0	0	-
	Retail - Other Retail) (0	0	0	(0	0	(0	0	0	-
	Retail - Other Retail - Of Which: SME) (0	0	0	(0	0	(0	0	0	-
	Retail - Other Retail - Of Which: non-SME	() (0	(0		0	C	(0	C	0	-
	Equity									(0	C	0	-
	Securitisation													
	Other non-credit obligation assets									(0		0	-
	IRB TOTAL) (0	0	0) 0	0		0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restate	1					
								31/12/20						
			Exposur	e values			Risk expo	osure amounts						
		A-1	RB	F-	IRB	A-1	IRB	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments) (0	(0	(0	((0	(0	j- '
	Institutions	() (0	(0		0	((0	(0	· -
	Corporates	() (0	(0		0	((0	(0	· -
	Corporates - Of Which: Specialised Lending	() (0	(0		0	((0	(0	· -
	Corporates - Of Which: SME	() (0	(0		0	((0	(0	· -
	Retail	() (0	(0		0	((0	(0	· -
	Retail - Secured on real estate property	() (0	(0		0	((0	(0	· -
	Retail - Secured on real estate property - Of Which: SME	() (0	(0		0	((0	(0	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME	() (0	(0		0	((0	(0	· -
g	Retail - Qualifying Revolving	() (0	(0		0	((0	(0	· -
	Retail - Other Retail	() (0	(0		0	((0	(0	· -
	Retail - Other Retail - Of Which: SME	() (0	(0		0	((0	(0	· -
	Retail - Other Retail - Of Which: non-SME	() (0	(0		0	((0	(0	· -
	Equity									(0	(0	· -
	Securitisation													
	Other non-credit obligation assets									(0	(0	j -
	IRB TOTAL) (0		0	0	0	0		0		0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
							n'-!	31/12/20	17					
				e values				osure amounts						
		A-I	IRB	F-	IRB	A-:	IRB	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments		0	0	(0	0	0	0	(0	0	0	-
	Institutions	0) (0	(0	0	0	0	(0	(0	-
	Corporates	0	0	0	(0	(0	C	(0	(0) -
	Corporates - Of Which: Specialised Lending	0	0	0	(0	(0	C	(0	(0) -
	Corporates - Of Which: SME	0	0	0	(0	(0	C	(0	(0) -
	Retail	0	0	0	(0	(0	C	(0	(0) -
	Retail - Secured on real estate property	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	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	(0	C	(0	(0) -
	Retail - Qualifying Revolving) (0	(0	(0	0		0	(0) -
	Retail - Other Retail	0	0	0	(0	(0	C	(0	(0) -
	Retail - Other Retail - Of Which: SME	0	0	0	(0	(0	C	(0	(0) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	(0	C	(0	(0) -
	Equity									(0	(0	-
	Securitisation													
	Other non-credit obligation assets									(0	(0	-
	IRB TOTAL	0) () 0		0	0) 0	0) 0		0	1-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-IF	В	Performing	Non performing		Of which: from	Coverage Ratio - Non performing
	() === ===	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fil	IRB	A-I	RB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposu	re values			Risk expo	sure amounts						
		A-I	RB	F:	IRB	A-I	RB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fil	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F:	IRB	A-1	RB	F-IR	lB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-:	IRB	A-:	IRB	F-IF	:B	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0		0		(0	0	0	-	0	0	0	(-
	Institutions		0		0	-	(0	0	0	-	0	0	0	(-
	Corporates		0		0	-	(0	0	0	-	0	0	0	(-
	Corporates - Of Which: Specialised Lending		0		0	-	(0	0	0	-	0	0	0	(-
	Corporates - Of Which: SME		0		0	-	(0	0	0	-	0	0	0	(-
	Retail		0		0	-	(0	0	0	-	0	0	0	(-
	Retail - Secured on real estate property		0	(0	-	(0	0	0	-	0	0		(-
	Retail - Secured on real estate property - Of Which: SME		0	(0	-	(0	0	0	-	0	0		(-
La Banque Postale	Retail - Secured on real estate property - Of Which: non-SME		0		0		(0	0	0		0	0		(-
	Retail - Qualifying Revolving		0		0	-	(0	0	0	-	0	0	0	(-
	Retail - Other Retail		0		0	-	(0	0	0	-	0	0	0	(-
	Retail - Other Retail - Of Which: SME		0		0	-	(0	0	0	-	0	0		(-
	Retail - Other Retail - Of Which: non-SME		0		0	-	(0	0	0	-	0	0	0		-
	Equity		0	(0	-	(0	0	0	-	0	0		(-
	Securitisation															
	Other non-credit obligation assets		0		0	-	(0	0	0	-	0	0			-
	IRB TOTAL		0		0	-		0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20:	19				31/12/202	20	
	(ALTER 40)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments Institutions	9	0	9	9	-	0	0	0		-		0	0		-
		-	0			-	0	0	0	0	•		0	0		-
	Corporates Corporates - Of Which: Specialised Lending	-	0			-	0	0	0	0	•		0	0		-
	Corporates - Of Which: SME Corporates - Of Which: SME	-	0			-	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	•
	Retail - Secured on real estate property		0				0	0	0		•		0	0		•
France	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		U				0	0	0		•	U	0	0	U	-
France		(0			-	0	0	0	0	-	U	0	0	U	
	Retail - Qualifying Revolving	9	0	9	9	-	0	0	0	0	-		0	0		ļ
	Retail - Other Retail	9	0	9	9	-	0	0	0	0	-		0	0		ļ
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	-	0			-	0	0	0	0	•		0	0		-
		9	0	9	9	-	0	0	0	0	-		0	0		ļ
	Equity Securitisation		- 0	(4	-	0	0	0		-		0	0		·
	Other non-credit obligation assets		0	9		-	0	0	0	0		0	0	0		-
	IRB TOTAL		0	1 0	ı 0	1-	. 0	0	. 0	l 0	-	0	0	. 0	0	1-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0		0	-		0 0	0	0		(0		0	-
	Institutions		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Corporates		0 0		0	-		0 0	0	0	-	(0	0	0	-
	Corporates - Of Which: Specialised Lending		0 0	1	0	-	-	0 0	0	0	-	(0	C	0	-
	Corporates - Of Which: SME		0 0	1	0	-	-	0 0	0	0	-	(0	C	0	-
	Retail		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Retail - Secured on real estate property		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Retail - Secured on real estate property - Of Which: SME		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Retail - Qualifying Revolving		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Retail - Other Retail		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Retail - Other Retail - Of Which: SME		0 0	1	0	-		0 0	0	0	-	(0	C	0	-
	Retail - Other Retail - Of Which: non-SME		0 0		0	-		0 0	0	0	-	(0	C	0	-
	Equity		0 0		0	-		0 0	0	0	-	(0	C	0	-
	Securitisation															
	Other non-credit obligation assets		0 0		0	-		0 0	0	0	-		0	C	0	-
	IRB TOTAL		0 0		0	-		0	0	- 0	-	- 0	- 0	0	- 0	1-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments		0 ((0			0 0	0	(-	(0	0	0	-
	Institutions		0 ((0			0 0	0	(-	(0	0	0	-
	Corporates		0 ((0	-		0 0	0	(-	(0	0	0	-
	Corporates - Of Which: Specialised Lending		0 ((0	-		0 0	0	(-	(0	0	0	-
	Corporates - Of Which: SME		0 ((0	-		0 0	0	(-	(0	0	0) -
	Retail		0 ((0	-		0 0	0	(-	(0	0	0	-
	Retail - Secured on real estate property		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	-
Belgium	Retail - Secured on real estate property - Of Which: non-SME		0 ((0			0 0	0	(-	(0	0	0	-
Doig.a	Retail - Qualifying Revolving		0 ((0			0 0	0	(-	(0	0	0	-
	Retail - Other Retail		0 ((0			0 0	0	(-	(0	0	0	-
	Retail - Other Retail - Of Which: SME		0 ((0			0 0	0	(-	(0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0 ((0			0 0	0	(-	(0	0	0	-
	Equity		0 ((0	-		0 0	0	(-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 ((0			0 0	0		-	(0	0	0	-
	IRB TOTAL		0 0		0	-		0	0	0		(0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	(0	(0	-	(0	0	0	-	(0	0	0	
	Institutions	(0	(0	-	(0	0	0	-	(0	0	0	
	Corporates	(0	(0	-	(0	0	0	-	(0	0	0	-
	Corporates - Of Which: Specialised Lending	(0	(0	-	(0	0	0	-	(0	0	0	-
	Corporates - Of Which: SME	(0	(0	-	(0	0	0	-	(0	0	0	-
	Retail		0		0	-	(0	0	0	-	(0	0	0	-
	Retail - Secured on real estate property	(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	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0		0	-	(0 0	0	0	-		0	0	0	
	Retail - Qualifying Revolving		0		0	-		0	0	0		(0	0	0	
	Retail - Other Retail		0		0	-	(0 0	0	0	-		0	0	0	
	Retail - Other Retail - Of Which: SME		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	
	Equity	(0		0	-	(0 0	0	0	-	(0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0		0	-	(0 0	0	0	-	(0	0	0	
	IRB TOTAL		0		0	-		0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates								1							
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															1
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															4
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															4
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018	:				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/201	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non norformina	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen							
				31/12/2018	3				31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018	1				31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending			1												
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



La Banque Postale

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	0	0	0	0	-		0	0	0		0	0	0	0	-
	Corporates	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	r .
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	17
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	ı-
	Retail - Secured on real estate property	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	-
La Banque Postale	Retail - Secured on real estate property - Of Which: non-SME	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	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	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	-
	Securitisation															
	Other non-credit obligation assets	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	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	118				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures ¹
	Central banks and central governments		0 0					0					0	0		1-
	Institutions		0 0		0			0					0	0) -
	Corporates		0 0		0 0	-		0			-		0	0		j -
	Corporates - Of Which: Specialised Lending		0 0		0	-	0	0		0	-	(0	0	(· -
	Corporates - Of Which: SME		0 0		0	-	C	0	(0	-	(0	0	() -
	Retail		0 0		0	-	C	0	(0	-	(0	0	() -
	Retail - Secured on real estate property		0 0		0	-	0	0	(0	-	(0	0		J -
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-	0	0		0	-	(0	0	(J -
France	Retail - Secured on real estate property - Of Which: non-SME		0 0		0	-	C	0	C	0	-	(0	0	(j -
	Retail - Qualifying Revolving		0 0		0	-	C	0		0	-	(0	0	(j -
	Retail - Other Retail		O C		0	-	C	0	C	0	-	(0	0	(j -
	Retail - Other Retail - Of Which: SME		0 0		0	-	0	0		0	-	(0	0	(j -
	Retail - Other Retail - Of Which: non-SME		0 0		0	-	0	0		0	-	(0	0	(j -
	Equity		0 0		0	-	0	0		0	-	(0	0	(j -
	Securitisation															1
	Other non-credit obligation assets		0 0	(0	-	C	0	(0	-	(0	0	(1-
	IRB TOTAL		0 0	1 0) 0	I-	1 0	0		1 0	1-) O	I 0	1 0	ıl-

								A	dverse Scenar	io						
				31/12/20)18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0	(0	-	0	0	0	0		0	0	0	0	
	Institutions		0 ((0	-	0	0	0	0	-	0	0	0	0	-
	Corporates		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	-
	Corporates - Of Which: SME		0	(0	-	0	0	0	0		0	0	0	0	-
	Retail		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	-
	Retail - Secured on real estate property - Of Which: SME		0		0	-	0	0	0	0	-	0	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME		0		0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving		0		0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		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	
	Retail - Other Retail - Of Which: non-SME		0 0	(0	-	0	0	0	0		0	0	0	0	-
	Equity		0 0	(0	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 (0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL) (0	-	0	0	0	0		0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments) 0	0	0	-	C	0	0	0	-		0	0	(-
	Institutions		0	0	0		0	0		0			0	0		-
	Corporates		0	0	0		0	0		0			0	0		-
	Corporates - Of Which: Specialised Lending		0	0	0		0	0		0			0	0		-
	Corporates - Of Which: SME		0	0	0		0	0	0	0	-	1	0	0		-
	Retail		0	0	0	-	0	0	0	0	-	-	0	0	(
	Retail - Secured on real estate property		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		-
Belgium	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0	0	-	1	0	0		-
Doig.a	Retail - Qualifying Revolving		0	0	0		0	0	0	0	-	1	0	0		-
	Retail - Other Retail		0	0	0	-	0	0	0	0	-	-	0	0	(
	Retail - Other Retail - Of Which: SME		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		-
	Equity		0	0	0	-	0	0	0	0	-		0	0		-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-		0	0	(-
	IRB TOTAL		0	0	0		0	0	0	0	-		0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Aı	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-	0	0	0	0			0	0	0	-
	Institutions		0 0	0	0	•		0	0	0	-	0	0	0	0	-
	Corporates		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	-
	Corporates - Of Which: SME		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	-
	Retail - Secured on real estate property		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	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		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	
	Retail - Other Retail		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	-
	Retail - Other Retail - Of Which: non-SME		0	0	0		0	0	0	0	-	0	0	0	0	-
	Equity		0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-		0	0	0	-		0	0	0	-
	IRB TOTAL		0	0	0	-	0	0	0	0	-	0	0	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man naufarmina	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	iverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	/ · ·	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		La Bangue	Postale													
								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20)20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	Central governments or central banks	114,474	28	65	41	112,739	30	2	2	7.0%
	Regional governments or local authorities	6,457	9	1,283	14	6,499	11	2	2	17.5%
	Public sector entities	479	11	117	17	472	6	1	1	8.5%
	Multilateral Development Banks	182	0	0	0	182	0	0	- 0	0.0%
	International Organisations Institutions	10.496	0	4,213	0	10.546	0	0	0	0.0% 45.0%
		10,496 14,231	77		94		123	68	48	45.0% 39.0%
	Corporates of which: SME	14,231	29	11,253 1,621	33	14,059 1,802	36	68	48	17.2%
	Retail	7,770	217	5,763	281	13,439	525	402	292	55.6%
	of which: SME	661	17	3,763	201	13,439	33	19	16	47.9%
La Banque Postale	Secured by mortgages on immovable property	63,040	275	19,617	321	63,709	743		158	21.2%
	of which: SME	2,162	36	950	38	2,154	58	15	12	21.2%
	Items associated with particularly high risk	809	0	1,213	J0	2,134	J0 0	10	12	0.0%
	Covered bonds	3,419	0	342	0	3,427	0	1	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	3,119	0	0	0	5,127	0	0	0	0.0%
	Collective investments undertakings (CIU)	343	0	343	0	0	0	0	0	0.0%
	Equity	313	Ů	5,772	0	43	0	0	0	0.0%
	Securitisation			*,	-		-	_		
	Other exposures			2,986	0	983	0	0	0	0.0%
	Standardised Total	230,700	617	52,969	768	226,353	1,439	725	503	34.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	104,756	8	60	12	102,937	8	1	1	8.1%
	Regional governments or local authorities	6,394	9	1,271	14	6,436	11	2	2	17.5%
	Public sector entities	478	11	117	17	472	6	1	1	8.5%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	4,259	0	1,710	0	3,964	0	1	0	45.0%
	Corporates	12,991	74	10,284	91		104	50	31	30.1%
	of which: SME	1,857	29	1,601	33	1,778	36	8	6	17.2%
	Retail	7,732	217	5,735	281	13,399	525	402	292	55.6%
France	of which: SME	658	17	374	27	652	33	19	16	47.9%
Trunce	Secured by mortgages on immovable property	61,716	271	19,378	316	61,493	739	243	157	21.2%
	of which: SME	2,160	36	949	37	2,152	58	15	12	21.2%
	Items associated with particularly high risk	660	0	990	0	163	0	0	0	0.0%
	Covered bonds	1,899	0	190	0	1,900	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	185	0	185	0	0	0	0	0	0.0%
	Equity					43	0	0	0	0.0%
	Securitisation	· ·								
	Other exposures					983	0	0	0	0.0%
	Standardised Total	209,902	591	48,487	730	204,620	1,394	700	484	34.7%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated										
						31/12/2017					
		Exposure	values	Risk exposu	ire amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performin exposures1	
	Central governments or central banks	3,807	0	2	0	3,841	0	0	0	0.0	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0	
	Public sector entities	0	0	0	0	0	0	0	0	0.0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0	
	International Organisations	0	0	0	0	0	0	0	0	0.0	
	Institutions	678	0	272	0	655	0	0	0	0.0	
	Corporates	160	0	125	0	161	0	0	0	0.0	
	of which: SME	0	0	0	0	0	0	0	0	0.0	
	Retail	0	0	0	0	0	0	0	0	0.0	
Germany	of which: SME	0	0	0	0	0	0	0	0	0.0	
Germany	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0	
	of which: SME	0	0	0	0	0	0	0	0	0.0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0	
	Covered bonds	36	0	4	0	36	0	0	0	0.0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0	
	Equity					0	0	0	0	0.0	
	Securitisation										
	Other exposures					0	0	0	0	0.0	
	Standardised Total	4,717	0	444	0	4,694	0	0	0	0.0	



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	3,323	0	2	0	3,346	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.09
	Institutions	152	0	61	0	153	0	0	0	0.09
	Corporates	107	0	83	0	99	0	0	0	0.09
	of which: SME	1	0	1	0	1	0	0	0	0.09
	Retail	1	0	1	0	1	0	0	0	0.0%
Belgium	of which: SME	0	0	0	0	0	0	0	0	0.0%
Deigium	Secured by mortgages on immovable property	4	0	1	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	77	0	8	0	77	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	3,664	0	156	0	3,680	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,174	0	1	0	1,197	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	30	0	12	0	19	0	0	0	0.0%
	Corporates	69	0	54	0	70	0	0	0	0.0%
	of which: SME	2	0	2	0	2	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	0.0%
Netherlands	of which: SME	0	0	0	0	0	0	0	0	0.0%
Neurenanus	Secured by mortgages on immovable property	1,288	0	224	0	2,181	0	3	0	21.2%
	of which: SME	0	0	0	0	0	0	0	0	21.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	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	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	2.601	0	335	0	3.467	0	3	0	21.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardicad Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		La Banque	Postale							
						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
111/71	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
14.7 (.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
I Vi Ci	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									



		La Banque	Postale							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				06.11.1	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



La Banque Postale

		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	112,695	74	47	29	40.1%	112,652	117	64	47	40.1%	112,610	158	81	63	40.0%
	Regional governments or local authorities	6,496	14	7	6	43.5%	6,494	16	8	7	43.1%	6,491	19	9	8	42.8%
	Public sector entities	470	8	2	1	10.3%	468	10	2	1	11.5%	465	13	3	1	11.5%
	Multilateral Development Banks	181	0	0	0	33.0%	181	0	0	0	33.5%	181	1	0	0	33.1% 33.1% 43.2%
	International Organisations	0	0	0	0	33.0%	0	0	0	0	33.5%	0	0	0	0	33.1%
	Institutions	10,544	2	2	1	43.7%	10,543	3	3	1	43.4%	10,541	5	4	2	43.2%
	Corporates	13,998	184	128	64	34.7%	13,913	270	177	89	33.1%	13,811	371	223	118	31.8%
	of which: SME	1,796	41	13	8	19.4%	1,790	47	17	11	23.5%	1,784	53	21	14	25.7%
	Retail	13,123	842	520	414	49.2%	12,775	1189	735	617	51.9%	12,484	1480	929	817	55.2%
La Pangua Postala	of which: SME	648	39	26	22	56.7%	640	47	31	27	58.7%	634	53		32	60.7%
La Banque Postale	Secured by mortgages on immovable property	63,227	1225	351	218	17.8%	62,667	1786	511	362	20.3%	62,094	2359	671	522	2 22.1% 0 27.8% 8 32.7%
	of which: SME	2,136	76	20	17	21.9%	2,119	93	27	23	25.2%	2,104	108	33	30	27.8%
	Items associated with particularly high risk	253	2	5	1	32.7%	250	6	9	2	32.7%	245	10	12	3	32.7%
	Covered bonds	3,424	3	3	1	33.0%	3,421	6	5	2	33.5%	3,417	10	7	3	33.1%
	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%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	43	0	0	0	35.1%	43	0	0	0	35.2%	43	0	0	0	35.5%
	Securitisation															
	Other exposures	982	1	1	0	33.0%	981	2	2	1	33.5%	980	3	2	1	33.1%
	Standardised Total	225,437	2354	1,066	735	31.2%	224,387	3405	1,517	1,130	33.2%	223,362	4429	1,942	1,540	34.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	102,895	50	37	20	40.1%	102,854	91	53	37	40.1%	102,814	131	69	52	40.0%
	Regional governments or local authorities	6,434		7	6	43.5%	6,431	16	8	7	43.1%	6,429	19	9	8	42.8%
	Public sector entities	470	8	2	1	10.3%	468	10	2	1	11.5%		13	3	1	11.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	33.0%	0	0	0	0	33.5%	0	0	0	0	33.1%
	Institutions	3,963	1	1	1	43.1%	3,962	2	1	1	42.6%	3,961	3	2	1	42.0%
	Corporates	12,776		108	46	29.0%	12,698	238	153	68	28.7%	12,606	330	194	93	28.2%
	of which: SME	1,772	41	13	8	19.4%	1,767	47	17	11	23.5%	1,761	53	21	14	25.6%
	Retail	13,083	841			49.2%	12,736	1188	734	616	51.9%	12,446	1478	927	815	
France	of which: SME	645	39	26		56.7%	638	46	31	27	58.7%	632	53		32	60.7%
Trance	Secured by mortgages on immovable property	61,061		320		18.0%	60,569	1663	456	330	19.9%	60,070	2162		459	21.2%
	of which: SME	2,134	76	20	17	21.9%	2,117	93	27	23	25.2%	2,103	107	33	30	27.8%
	Items associated with particularly high risk	161		3	0	32.7%	159		6	1	32.7%	156	6	8	2	32.7%
	Covered bonds	1,898	2	2	1	33.0%	1,896	4	3	1	33.5%	1,894	6	4	2	33.1% 0.0%
	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	
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	43	0	0	0	35.1%	43	0	0	0	35.2%	43	0	0	0	35.5%
	Securitisation															
	Other exposures	982		1	0	33.0%	981		2	1	33.5%	980	3	2	1	33.1%
	Standardised Total	203,765	2249	1,000	700	31.1%	202,797	3217	1,418	1,064	33.1%	201,863	4151	1,805	1,435	34.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	3,84		(0	40.0%	3,841	1	0	0	40.0%	3,840	1	0	0	40.0
	Regional governments or local authorities) (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
	Multilateral Development Banks) ((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
	Institutions	65			0	45.0%	655	0	0	0	45.0%	655	0	0	0	45.0
	Corporates	16) 1	(0	20.0%	159	2	1	0	20.0%	158	3	1	1	20.0
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Retail		0	(0	51.3%	0	0	0	0	61.1%	0	0	0	0	65.1
Cormany	of which: SME) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
Germany	Secured by mortgages on immovable property				0	9.7%	1	0	0	0	25.7%	1	0	0	0	34.0
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk		0	(0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Covered bonds	3	5 () (0	33.0%	35	0	0	0	33.5%	35		0	0	33.1
	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
	Collective investments undertakings (CIU)) () (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	0.09
	Securitisation															
	Other exposures) ((0	0.0%	0	0	0	0	0.0%	0		0	0	0.0
	Standardised Total	4,693	1	. 1	. 0	27.1%	4,691	2	1	1	26.2%	4,690	4	. 2	1	26.09



2018 EU-wide Stress Test: Credit risk STALa Banque Postale

								В	aseline Scenario	0						
				31/12/2018					31/12/2019	,				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,345	2	1	1	40.0%	3,343	3	2	2 1	40.0%	3,341	5		3 2	40.0%
	Regional governments or local authorities	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%
	Multilateral Development Banks	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%
	Institutions	153	0	0	0	42.4%	153	0	(0	42.0%	153	0	() (41.7%
	Corporates	99	0	0	0	20.1%	98	1		0	20.1%	97	2		. 0	20.1%
	of which: SME	1	0	0	0	58.3%	1	0		0	58.8%	1	0			59.0%
	Retail	1	0	0	0	52.3%	1	0		0	58.2%	1	0			60.9%
Belgium	of which: SME	0	0	0	0	63.7%	0	0		0	73.7%	0	0			78.8%
Deigium	Secured by mortgages on immovable property	4	0	0	0	10.6%	4	0		0	21.8%	4	0		ı C	27.6% 34.8% 0 0.0% 33.1%
	of which: SME	0	0	0	0	12.8%	0	0		0	28.5%	0	0		ı C	34.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Covered bonds	77	0	0	0	33.0%	77	0	(0	33.5%	77	0	(, C	33.1%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Equity	0	0	0	0	0.0%	0	0	() 0	0.0%	0	0	(/ 0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0	(, C	0.0%
	Standardised Total	3,678	2	2	1	35.7%	3,676	5	3	3 2	35.3%	3,673	7	4	. 3	34.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018	:				31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,197	0	0	0	40.0%	1,197	0	0	0	40.0%	1,196	0	0	0	40.0%
	Regional governments or local authorities	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%
	Multilateral Development Banks	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%
	Institutions	19	0	0	0	42.4%	19	0	0	0	42.0%	19		0	0	41.7%
	Corporates	70	0	0	0	26.5%	69	1	1	0	32.0%	69	1	1	0	31.3%
	of which: SME	2	0	0	0	45.8%	2	0	0	0	47.1%	2	0	0	0	48.1%
	Retail	1	0	0	0	48.8%	1	0	0	0	55.2%	1	0	0	0	58.9%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Neurenanus	Secured by mortgages on immovable property	2,131	50	29	6	12.8%	2,063	118	54	31	26.0%	1,989	192	83	62	32.3%
	of which: SME	0	0		0	25.3%	0	0	0	0	28.4%	0	0	0	0	30.5%
	Items associated with particularly high risk	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0		0	0.0%	0	0	0	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	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%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															i
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	3,417	50	30	6	13.0%	3,348	119	54	31	26.1%	3,274	193	84	63	32.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



ACTHORITY		La Banqı	ie Postale	2					aseline Scenari							
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



AUTHORITY		La Banqı	ue Postale	9					aseline Scenari							
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario							
				31/12/2018					31/12/2019					31/12/202)	
	(d. D. M.)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)				exposures					exposures					exposures	
	Central governments or central banks															-
	Regional governments or local authorities															-
	Public sector entities															-
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



2018 EU-wide Stress Test: Credit risk STALa Banque Postale

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	112,694	74	48	30	40.1%	112,648	120	67	48	40.1%	112,600	168	87	67	40.09
	Regional governments or local authorities	6,496	14	7	6	43.4%	6,494	17	8	7	43.0%	6,491	20	10	8	42,7%
	Public sector entities	469	9	3	1	12.1%	465		4	2	13.2%	462	16	4	2	13.2%
	Multilateral Development Banks	181	0	0	0	34.9%	181	0	0	0	35.2%	181	1	1		35.1%
	International Organisations	0	0	0	0	34.9%	0	0	0	0	35.2%	0	0	0	0	35.1%
	Institutions	10,539	7	7	4	50.4%	10,532	14	11	7	49.9%	10,526	20	13	10	49.6%
	Corporates	13,960	222	184	78	34.9%	13,830	352	249	121	34.4%	13,712	470	300	160	34.1%
	of which: SME	1,795	43	16	9	20.7%	1,786	52	24	14	27.3%	1,778	60	29	18	30.2%
	Retail	13,102	862	637	485	56.2%	12,764	1200	906	730	60.9%	12,394	1570	1,237	1,009	
La Pangua Postala	of which: SME	647	40	27	23	57.9%	640	47	32	28	59.8%	633	54	37	33	61.2%
La Banque Postale	Secured by mortgages on immovable property	63,196	1257	500	272	21.6%	62,593	1860	713	460	24.7%	61,860	2592	962	683	26.3%
	of which: SME	2,136	77	24	18	23.4%	2,119	93	30	25	26.7%	2,101	111	37	32	28.5%
	Items associated with particularly high risk	250	5	10	2	37.6%	244		16	4	37.6%	239	16	19	6	37.6%
	Covered bonds	3,423	4	5	1	34.9%	3,418	9	8	3	35.2%	3,414	13	10	5	35.1%
	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	C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Equity	43	0	0	0	41.4%	43	0	0	0	41.5%	43	0	0	C	41.5%
	Securitisation															
	Other exposures	982	1	1	0	34.9%	980	3	2	1	35.2%	979	4	3	1	35.1%
	Standardised Total	225,336	2456	1,403	878	35.8%	224,194	3598	1,984	1,384	38.5%	222,901	4891	2,646	1,952	39.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	102.894	51	38	20	40.1%	102.851	94	56	38	40.1%	102,806	139	74	56	40.0%
	Regional governments or local authorities	6,434	14	7	6	43.5%	6,431	17	8	7	43.0%	6,428		10	8	42.7%
	Public sector entities	469	9	3	1	12.1%	465	12	4	2	13.2%	462	16	4	2	13.2%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	34.9%	0	0	0	0	35.2%	0		0	0	35.1%
	Institutions	3,960	4	4	2	49.4%	3,956	8	5	4	48.4%	3,954	11	7	5	47.8%
	Corporates	12,742	194	161	59	30.4%	12,623	312	220	97	31.1%	12,516		265	131	31.1%
	of which: SME	1,771	43	16	9	20.6%	1,762	51	23	14	27.2%	1,754	59	29	18	30.0%
	Retail	13,062	862	636	484	56.2%	12,725	1198	904	730	60.9%	12,356	1568	1,235	1,008	64.3%
France	of which: SME	645	40	27	23	57.9%	638	47	32	28	59.8%	630	54	37	33	61.1%
Trance	Secured by mortgages on immovable property	61,039		441	258		60,549		612	408	24.3%	59,960		809	574	25.3%
	of which: SME	2,134	76	24	18	23.4%	2,117	93	30	25	26.6%	2,099	111	37	32	28.5%
	Items associated with particularly high risk	159		6	1	37.6%	156		10	3	37.6%	152		12	4	37.6%
	Covered bonds	1,898	2	3	1	34.9%	1,895	5	4	2	35.2%	1,893	7	6	3	35.1%
	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%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	43	0	0	0	41.4%	43	0	0	0	41.5%	43	0	0	0	41.5%
	Securitisation															
	Other exposures	982		1	0	34.9%	980		2	1	35.2%	979		3	1	35.1%
	Standardised Total	203,682	2333	1,300	833	35.7%	202,676	3338	1.826	1,291	38.7%	201,548	4466	2,423	1,792	40.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					
				31/12/20:	18				31/12/201	.9				31/12/2020	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposurei	exposure1	Stock of from perfor expos	non Non performing exposures1
	Central governments or central banks	3,841	0	0	0	40.0%	3,841	1	. 0	0	40.0%) :	1	0 40.09
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0 0.09
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0 0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0 0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0 0.09
	Institutions	655	0	0	0	51.8%	655		1 1	0	51.8%			1	0 51.89
	Corporates	159	1	1	0	23.0%	158	3	1	1	23.0%			1	1 23.09
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		,	0	0 0.09
	Retail	0	0	0	0	61.4%	0	0	0	0	64.3%) (0	0 66.29
Germany	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0.09
Germany	Secured by mortgages on immovable property	1	0	0	0	16.8%	1	0	0	0	30.6%		1 (0	0 34.89 0 0.09
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0 0.09
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		' '	0	0 0.09
	Covered bonds	36	0	0	0	34.9%	35	0	0	0	35.2%	35	5 (0	0 35.19
	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 0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0 0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0) (0	0 0.09
	Securitisation														
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0) (0	0 0.09
	Standardised Total	4,692	2	1	1	30.8%	4,690	4	2	1	30.5%	4,687		3	2 30.5%



2018 EU-wide Stress Test: Credit risk STALa Banque Postale

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	3,344	2	2	1	40.0%	3,342	4	3	2	40.0%	3,340	6	3	3	40.0
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	40.09 0.09 0.09
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	153	0	0	0	49.2%	153	0	0	0	48.3%	153	0	0	0	47.79
	Corporates	98	1	. 0	0	23.2%	98	2	1	0	23.2%	97	3	1	1	23.29 68.29
	of which: SME	1	0	0	0	68.1%	1	0	0	0	68.2%	1	0	0	0	68.29
	Retail	1	0	0	0	62.9%	1	0	0	0	61.5%	1	0	0	0	63.09
Belgium	of which: SME	0	0	0	0	73.2%	0	0	0	0	75.6%	0	0	0	0	81.49
belgiuiii	Secured by mortgages on immovable property	4	0	0	0	17.9%	4	0	0	0	26.5%	4	0	0	0	29.09
	of which: SME	0	0	0	0	23.3%	0	0	0	0	34.6%	0	0	0	0	37.29
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	37.29 0.09
	Covered bonds	77	0	0	0	34.9%	77	0	0	0	35.2%	77	0	0	0	35.1% 0.0%
	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%
	Collective investments undertakings (CIU)	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%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	3,677	3	2	1	36.1%	3,674	6	4	2	35.8%	3,671	10	5	3	35.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,197	0	0	0	40.0%	1,197	0	0	0	40.0%			0	0	40.0%
	Regional governments or local authorities	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%
	Multilateral Development Banks	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%
	Institutions	19	0	0	0	49.2%	19		0	0	48.3%			0	0	47.7%
	Corporates	69	1	1	0	30.7%	69	1	1	0	34.4%		2	1	1	33.8%
	of which: SME	2	0	0	0	55.6%	2	0	0	0	55.9%			0	0	55.8%
	Retail	1	0	0	0	58.3%	1	0	0	0	58.0%			0	0	59.8%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
Neurenanus	Secured by mortgages on immovable property	2,121	59	58	13	21.3%	2,009	172	100	50	29.3%		316	152	107	33.9%
	of which: SME	0	0	0	0	25.3%	0	0	0	0	28.5%			0	0	30.5%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	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	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%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0		0	0	0.09
	Standardised Total	3,407	60	59	13	21.4%	3,293	174	101	51	29.3%	3,149	318	154	108	34.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



AUTHORITY		La Bang	ue Postale						Adverse Scen							
				31/12/201	18				31/12/201					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					
				31/12/201	18				31/12/201	9			31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail													4	
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardized Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		La Bang	ue Postale					Adverse Scen							
				31/12/20:	18			31/12/201					31/12/20	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks														
	Regional governments or local authorities	_													
	Public sector entities														
	Multilateral Development Banks														
	International Organisations														
	Institutions														
	Corporates														
	of which: SME														
	Retail														
N.A.	of which: SME														
N.A.	Secured by mortgages on immovable property														
	of which: SME														
	Items associated with particularly high risk														
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)														
	Equity														
	Securitisation														
	Other exposures														
	Standardised Total														

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		16	16						
Exposure values	IRB		0	0						
	Total		16	16						
	STA		3	3	3	3	3	3	4	4
REA	IRB		0	0	0	0	0	0	0	0
	Total		3	3	3	3	3	3	4	4
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amounts La Banque Postale

	Actual	Restated		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	53,585	53,743	54,574	54,854	55,312	66,349	68,672	70,420
Risk exposure amount for securitisations and re-securitisations	3	3	3	3	3	3	4	4
Risk exposure amount other credit risk	53,581	53,739	54,571	54,851	55,309	66,346	68,668	70,416
Risk exposure amount for market risk	2,316	2,316	2,316	2,316	2,316	2,484	2,484	2,484
Risk exposure amount for operational risk	9,318	9,318	9,318	9,318	9,318	9,318	9,318	9,318
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	65,219	65,377	66,209	66,489	66,947	78,152	80,475	82,223

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	11,863	11,723	12,139	12,202	12,232	10,636	10,250	9,846
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,522	8,382	8,938	9,075	9,146	7,435	7,123	6,760
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,063	4,063	4,063	4,063	4,063	4,063	4,063	4,063
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,703	1,703	1,927	2,046	2,116	602	290	-73
	A.1.3	Accumulated other comprehensive income	1,129	1,129	1,129	1,129	1,129	933	933	933
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,129	1,129	1,129	1,129	1,129	933	933	933
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	0	0	0	0	0	0	0	0
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	2,746	2,606	2,606	2,606	2,606	2,606	2,606	2,606
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-217	-217	-108	-89	-89	-89	-89	-89
	A.1.8	(-) Intangible assets (including Goodwill)	-667	-667	-667	-667	-667	-667	-667	-667
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-13	-13	-13	-13	-13	-13	-13	-13
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	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 exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-139						
	A.1.21.1	Of which: subject to transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		0	0	0	0	0	0	0
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	0	0	0	0	0	0
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments	-223	-223	0	0	0	0	0	0
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital	-223	-223	0	0	0	0	0	0
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	3	3	0	0	0	0	0	0
	A.1.22.4.2	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	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-225	-225						



2018 EU-wide Stress Test: Capital

La Banque Postale

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	800	800	800	800	800	800	800	800
	A.2.1	Additional Tier 1 Capital instruments	800	800	800	800	800	800	800	800
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,322	9,182	9,738	9,875	9,946	8,235	7,923	7,560
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,541	2,541	2,401	2,327	2,286	2,401	2,327	2,286
	A.4.1	Tier 2 Capital instruments	2,250	2,250	2,250	2,250	2,250	2,250	2,250	2,250
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	291	291	151	77	36	151	77	36
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	65,219	65,377	66,209	66,489	66,947	78,152	80,475	82,223
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	13.07%	12.82%	13.50%	13.65%	13.66%	9.51%	8.85%	8.22%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	14.29%	14.04%	14.71%	14.85%	14.86%	10.54%	9.85%	9.19%
	C.3	Total Capital ratio	18.19%	17.93%	18.33%	18.35%	18.27%	13.61%	12.74%	11.97%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,744	8,604	8,938	9,075	9,146	7,435	7,123	6,760
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	9,544	9,404	9,738	9,875	9,946	8,235	7,923	7,560
	D.3	TOTAL CAPITAL (fully loaded)	11,794	11,654	11,988	12,125	12,196	10,485	10,173	9,810
	E.1	Common Equity Tier 1 Capital ratio	13.41%	13.16%	13.50%	13.65%	13.66%	9.51%	8.85%	8.22%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	14.63%	14.38%	14.71%	14.85%	14.86%	10.54%	9.85%	9.19%
	E.3	Total Capital ratio	18.08%	17.83%	18.11%	18.24%	18.22%	13.42%	12.64%	11.93%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	800	800	800	800	800	800
	G	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 (2)			800	800	800	800	800	800
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	800	800	800
Memorandum items	H.1	Total leverage ratio exposures (transitional)	205,766	205,766	205,766	205,766	205,766	205,766	205,766	205,766
	H.2	Total leverage ratio exposures (fully loaded)	205,988	205,988	205,988	205,988	205,988	205,988	205,988	205,988
	H.3	Leverage ratio (transitional)	4.53%	4.46%	4.73%	4.80%	4.83%	4.00%	3.85%	3.67%
	H.4	Leverage ratio (fully loaded)	4.63%	4.57%	4.73%	4.79%	4.83%	4.00%	3.85%	3.67%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0-SII buffer	0.13%	0.13%	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.38%	1.38%	2.06%	2.06%	2.06%	2.06%	2.06%	2.06%
(1) Conversions not considered for CET1 com			-::: 70	2.23 /0	2.23 %	2.2370	2.25 %			%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	2,592	2,564	2,477	2,366	2,418	2,403	2,419
Interest income	4,374	3,988	3,979	4,594	4,203	4,283	4,211
Interest expense	-1,781	-1,424	-1,502	-2,229	-1,785	-1,880	-1,792
Dividend income	33	8	8	8	8	8	8
Net fee and commission income	2,629	2,629	2,629	2,629	2,324	2,324	2,324
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-6	-33	-33	-33	-58	-33	-33
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					-196		
Other operating income not listed above, net	169	-68	-79	-80	-270	-79	-80
Total operating income, net	5,418	5,100	5,002	4,890	4,226	4,623	4,639
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-190	-341	-451	-425	-678	-582	-661
Other income and expenses not listed above, net	-3,937	-4,151	-4,230	-4,273	-4,690	-4,365	-4,399
Profit or (-) loss before tax from continuing operations	1,290	608	321	192	-1,142	-324	-422
Tax expenses or (-) income related to profit or loss from continuing operations	-315	-183	-97	-58	0	0	0
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	975	425	225	134	-1,142	-324	-422
Amount of dividends paid and minority interests after MDA-related adjustments	379	200	106	64	-42	-12	-59
Attributable to owners of the parent net of estimated dividends	596	225	119	71	-1,101	-312	-363
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	Yes



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
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 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
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 30 June 2018	mln EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
	Gross carrying amount				Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	37,454	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	
General governments	26,045	0	0	0	0	0	0	
Credit institutions	8,918	0	0	0	0	0	0	
Other financial corporations	1,083	0	0	0	0	0	0	
Non-financial corporations	1,409	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	172,876	178	1,426	1,426	44	560	590	
Central banks	12,424	0	0	0	0	0	0	
General governments	76,157	7	28	28	0	3	5	
Credit institutions	2,365	0	0	0	0	0	0	
Other financial corporations	696	0	0	0	0	0	0	
Non-financial corporations	16,763	55	194	194	0	74	30	
Households	64,471	116	1,204	1,204	44	483	555	
DEBT INSTRUMENTS other than HFT	210,330	178	1,426	1,426	44	560	590	
OFF-BALANCE SHEET EXPOSURES	32,556		47	46	0	0	0	

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

	Actual					
	31/12/2017					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairs changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	379	303	106	104	146	
Central banks	0	0	0	0	0	
General governments	13	13	1	1	5	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	101	97	56	56	33	
Households	265	193	49	47	108	
DEBT INSTRUMENTS other than HFT	379	303	106	104	146	
Loan commitments given	0	0	0	0	0	

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30