

2021 EU-wide Stress Test

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



2021 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation

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

17	IFRS 9 transitional arrangements?	No

18

New definition of default?

0



	La Danque i Ostale															
			1 2	3	4	5	6	7	8	9	10	11	12	13	14	15
									Actual							
									31/12/2020							
			Exposu	re values			Risk expos	sure amounts								
			A-IRB	F-	IRB	A-I	RB	F-	IRB	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3 expo
	(mln	EUR, %)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 expo
	Central banks		0) ()	0 0	(0 0		0	0	0 () 0	0	0	ງ -
	Central governments		0) ()	0 0	(0 0)	0	0	0 0	0 0	0	0	ງ –
	Institutions		0 () ()	0 0	(0 0)	0	0	0 0	0 0	0	0	<u>ງ</u> -
	Corporates		0 () ()	0 0	(0 0)	0	0	0 0	0 0	0	0	<u>ງ</u> -
	Corporates - Of Which: Specialised Lending		0 () ()	0 0	(0 0)	0	0	0 0	0 0	0	0	<u>ງ</u> -
	Corporates - Of Which: SME		0 () ()	0 0	(0 0)	0	0	0 0	0 0	0	0	<u>ງ</u> -
	Retail		0 ())	0 0	(0 0)	0	0	0 0) 0	0	0	ງ -
	Retail - Secured on real estate property		0 () ()	0 0	(0 0)	0	0	0 0) 0	0	0	ງ -
La Banque Dectale	Retail - Secured on real estate property - Of Which: SME		0 () ()	0 0	(0 0)	0	0	0 0	0 0	0	0	<u>ງ</u> -
La Banque Postale	Retail - Secured on real estate property - Of Which: non-SME		0 () ()	0 0	(0 0)	0	0	0 0) 0	0) ()	ງ -
	Retail - Qualifying Revolving		0 () ()	0 0	(0 0)	0	0	0 0	0 0	0	0	<u>ງ</u> -
	Retail - Other Retail		0 () ()	0 0	(0 0)	0	0	0 0) 0	0	0	ງ -
	Retail - Other Retail - Of Which: SME		0 () ()	0 0	(0 0)	0	0	0 () 0	0) (ງ -
	Retail - Other Retail - Of Which: non-SME		0 () ()	0 0	(0 0)	0	0	0 () 0	0) (ງ -
	Equity		0 ()		0	(D			0	0 0) 0	0) ()	ງ -
	Securitisation															
	Other non-credit obligation assets		0 ()		0	(D			0	0 0) 0	0	0	ງ -
	IRB TOTAL		0 (0 0	C) 0		0	0	0 0	0 0	0	/ O	<u>۱</u> -

										Actual						
										31/12/2020						
				Expos	ure values			Risk expos	sure amounts							
			A-II	RB	F-	IRB	A-1	IRB	F-1	IRB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio · Stage 3 exposure
19	Central banks		0		0 () 0	0 0		0 0		0 0	0 0) 0	() (ິງ -
20	Central governments		0		0 () ()	0 0		0 0		0 0	0 C) 0	() (J -
21	Institutions		0		0 (0	0 0		0 0		0 0	0 0) 0	(0 () -
22	Corporates		0		0 (0	0 0		0 0		0 0	0 0) 0	() () -
23	Corporates - Of Which: Specialised Lending		0		0 () 0	0 0		0 0		0 0	0 0) 0	() (J –
24	Corporates - Of Which: SME		0		0 (0 0	0 0		0 0		0 0	0 0	0 0	(0 (J -
25	Retail		0		0 (0 0	0 0		0 0		0 0	0 0	0 0	(0 (J -
26	Retail - Secured on real estate property		0		0 (00	0 0		00		0 0	0 0) 0	(0 (<u>ງ</u> -
FRANCE	Retail - Secured on real estate property - Of Which: SME		0		0 (0 0	0 0		0 0		0 0	0 0	0	(0 (J -
	Retail - Secured on real estate property - Of Which: non-SME		0		0 () 0	0 0		0 0		0 0	0 0) 0	() (J –
29	Retail - Qualifying Revolving		0		0 (0	0 0		0 0		0 0	0 0) 0	() (J –
30	Retail - Other Retail		0		0 () ()	0 0		0 0		0 0	0 0) 0	() () -
31	Retail - Other Retail - Of Which: SME		0		0 (0 0	0 0		0 0		0 0	0 0) 0	() (J -
32	Retail - Other Retail - Of Which: non-SME		0		0 (0 0	0 0		0 0		0 0	0 0	0 0	() (J -
33	Equity		0		0		0		0		0	0 0) 0	() (ງ -
34	Securitisation															
35	Other non-credit obligation assets		0		0		0		0		0	0 0) 0	(0 (J -
36	IRB TOTAL		0		0 0	0	0		0 0		0 0	0 0	0 0	() (_ ر

										Actual						
										31/12/2020						
				Expos	ure values			Risk expos	sure amounts							
			A-	IRB	F-	IRB	A-]	IRB	(F-)	IRB			Stock of	Stock of	Stock of	Coverage Rati
wN n		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Rat Stage 3 expos
7	Central banks		0		0 0	(0 0		0 0		0 0 0	0 (0 0	() (<u></u> ງ -
8	Central governments		0		0 0	(0 0		0 0		0 0 0) (0 0	() (ა -
9	Institutions		0		0 0	(0 0		0 0		0 0 0) (0 0	() (ე -
D	Corporates		0		0 0	(0 0		0 0		0 0 () (0 0	() (ა -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 0		0 0 () (0 0	() (ა -
2	Corporates - Of Which: SME		0		0 0	(0 0		0 0		0 0 0) (0 0	() (ე -
3	Retail		0		0 0	(0 0		0 0		0 0 0) (0 0	() (ე -
4	Retail - Secured on real estate property		0		0 0	(0 0		0 0		0 0 0) (0 0	() (ე -
5 NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 0		0 0 0) (0 0	() (ე -
6 NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 0		0 0 0) (0 0	() (J -
7	Retail - Qualifying Revolving		0		0 0	(0 0		0 0		0 0 0) (0 0	() () -
8	Retail - Other Retail		0		0 0	(0 0		0 0		0 0 0	0 (0 0	() (ე -
9	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0 0		0 0 0	0 (0 0	() (J -
0	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0 0		0 0 0	0 (0 0	() (ე -
1	Equity		0		0		0		0		0 0	0 (0 0	() () -
2	Securitisation															
3	Other non-credit obligation assets		0		0		0		0		0 () (0 0	() (ე -
4	IRB TOTAL		0		0 0	(0 0		0 0		0 0 0) () 0	0		- آر

											Actual							
											31/12/2020							
					Εχροςι	ıre values			Risk expos	ure amounts								
				A-I	RB	F-	RB	A-	IRB	(F-)	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks		0		0 0	C) () (0 0)	0 0	() () (0) (<u>اً</u>
56		Central governments		0		0 0	C) () (0 0)	0 0	C) () () 0) () -
57		Institutions		0		0 0	C) () (0 0)	0 0	C) () (0 0) (J -
58		Corporates		0		0 0	C) () (0 0)	0 0	C) () () C) (J -
59		Corporates - Of Which: Specialised Lending		0		0 0	C) () (0 0)	0 0	C) () () C) () -
60		Corporates - Of Which: SME		0		0 0	C) () (0 0)	0 0	() () () C) () –
61		Retail		0		0 0	C) () (0 0)	0 0	C) () () C) () –
62		Retail - Secured on real estate property		0		0 0	C) () (0 0)	0 0	C) () () C) () –
63	CDATN	Retail - Secured on real estate property - Of Which: SME		0		0 0	C) () (0 0)	0 0	() () () 0) () -
64	SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C) () (0 0)	0 0	() () () C) (<u>ر</u>
65		Retail - Qualifying Revolving		0		0 0	C) () (0 0)	0 0	() () () C) () –
66		Retail - Other Retail		0		0 0	C) () (0 0)	0 0	() () ()) () –
67		Retail - Other Retail - Of Which: SME		0		0 0	C) () (0 0)	0 0	() () () 0) () –
68		Retail - Other Retail - Of Which: non-SME		0		0 0	C) () (0 0)	0 0	() () () ()) (_ ر
69		Equity		0		0		() ()		0	() () () 0) () -
70		Securitisation																
71		Other non-credit obligation assets		0		0		() (0	() () 0) (J -
72		IRB TOTAL		0		0 0	0	C	C	0 0		0 0	C) () 0	C	<u>۱</u> -

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				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	ire values			Risk expos	ure amounts								
				A-1	IRB	F-1	RB	A-1		F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
73		Central banks		0	(0 0		0 0	(0 0		0 () (0 ()	0 (<u>с</u>	- -
74		Central governments		0	(0 0		0 0	(0 0		0 () (0 ()	0 (<u>) (</u>) -
75		Institutions		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (ס נ	J -
76		Corporates		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (<u>0</u>	J -
77		Corporates - Of Which: Specialised Lending		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	<i>)</i> –
78		Corporates - Of Which: SME		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
79		Retail		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
80		Retail - Secured on real estate property		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
81	GERMANY	Retail - Secured on real estate property - Of Which: SME		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
82	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
83		Retail - Qualifying Revolving		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
84		Retail - Other Retail		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (<u>)</u>	J -
85		Retail - Other Retail - Of Which: SME		0	(0 0		0 0	(0 0		0 ()	0 ()	0	<u>ז</u>) -
86		Retail - Other Retail - Of Which: non-SME		0	(0 0		0 0	(0 0		0 ()	0 ()	0 (0	J -
87		Equity		0	(D		0	()		(0 ()	0 (<u>)</u>	J -
88		Securitisation																
89		Other non-credit obligation assets		0	(0		0	((0 ()	0 (ס	/-
90		IRB TOTAL		0	(0		0 0	C	0		0 0		0 0		0 0	0	/-

											Actual							
											31/12/2020							
					Expos	ure values			Risk expos	sure amounts								
				A-:	IRB	F-	IRB	A-]	IRB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
91		Central banks		0		0 0		0 0		0	0	0 0)	0	0 () 0	(ð -
92		Central governments		0		0 0		0 0		0	0	0 0)	0	0 (0 0	0	ა -
93		Institutions		0		0 0		0 0		0	0	0 0)	0	0 (0 0	0	ა -
94		Corporates		0		0 0		0 0		0	0	0 0)	0	0 () 0	0	δ-
95		Corporates - Of Which: Specialised Lending		0		0 0		0 0		0	0	0 0)	0	0 () 0	0	δ -
96		Corporates - Of Which: SME		0		0 0		0 0		0	0	0 0)	0	0 () 0	(δ-
97		Retail		0		0 0		0 0		0	0	0 0)	0	0 () 0	0	δ -
98		Retail - Secured on real estate property		0		0 0		0 0		0	0	0 0)	0	0 (0 0	0	δ -
99		Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0		0	0	0 0)	0	0 () 0	(0 -
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0		0	0	0 0)	0	0 () 0	0	δ -
101		Retail - Qualifying Revolving		0		0 0		0 0		0	0	0 0)	0	0 () 0	(0 -
102		Retail - Other Retail		0		0 0		0 0		0	0	0 0)	0	0 () 0	(0 -
103		Retail - Other Retail - Of Which: SME		0		0 0		0 0		0	0	0 0)	0	0 () 0	(0 -
104		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0		0	0	0 0)	0	0 () 0	(0 -
105		Equity		0		0		0		0		0)	0	0 (0	0	0 -
106		Securitisation																
107		Other non-credit obligation assets		0		0		0		0		0		0	0 () 0	0	θ -
108		IRB TOTAL		0		0 0		0 0		0	0	0 0		0	0 0	0 0	0	<u>ງ</u> -

											Actual							
											31/12/2020							
					Exposi	ure values			Risk expos	ure amounts								
				A-II	RB	F-1	RB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
109		Central banks		0		0 0	C	0	() 0)	0 0)	0 (0 () 0	-
110		Central governments		0		0 0	C	0	() 0)	0 0)	0 (0 ()) 0	-
111		Institutions		0		0 0	C	0	() 0)	0 0)	0 (0 ()) 0	-
112		Corporates		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
113		Corporates - Of Which: Specialised Lending		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
114		Corporates - Of Which: SME		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
115		Retail		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
116		Retail - Secured on real estate property		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0	() 0)	0 0)	0 (0 ()) 0	-
119		Retail - Qualifying Revolving		0		0 0	C	0	() 0)	0 0)	0 (0 ()) 0	-
120		Retail - Other Retail		0		0 0	C	0	(0)	0 0)	0 (0 () 0	-
121		Retail - Other Retail - Of Which: SME		0		0 0	C	0	() 0)	0 0)	0 (0 (0 0	-
122		Retail - Other Retail - Of Which: non-SME		0		0 0	0	0	(0		0 0		0 (0 (0 0	-
123		Equity		0		0		0	(0		0 (0 (0 0	-
124		Securitisation																
125		Other non-credit obligation assets		0		0		0	(0)	0 (0 (0 0	-
126		IRB TOTAL		0		0 0	0	0	C	0		0 0)	0 0			0 0	-

											Actual							
											31/12/2020							
					Exposi	ire values			Risk expos	sure amounts								
				A-I	RB	(F-)	IRB	A-	IRB	F	-IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
128		Central governments		0		0 0	C	0		0	0	0 0	0	C) () () 0	-
129		Institutions		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
130		Corporates		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
131		Corporates - Of Which: Specialised Lending		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
132		Corporates - Of Which: SME		0		0 0	C	0		0	0	0 0	0	C) () () 0	-
133		Retail		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
134		Retail - Secured on real estate property		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
137		Retail - Qualifying Revolving		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
138		Retail - Other Retail		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
139		Retail - Other Retail - Of Which: SME		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
140		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0)	0	0	0 0	0	C) () () 0	-
141		Equity		0		0		0)	0		C	0	C) () () 0	-
142		Securitisation																
143		Other non-credit obligation assets		0		0		0)	0		C	0	C) () () 0	-
144		IRB TOTAL		0		0 0	0	0		0	0	0 0	0	0		C	0	-

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	sure amounts								
			/	A-IRB	F-	IRB	A-:	IRB	F-:	IRB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um		(mln E	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure Stage	e 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Change 2 and a set
145		Central banks		0	0 C		0 0		0 0)	0	0 0	0	0 0) () (0 -
146		Central governments		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
147		Institutions		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
148		Corporates		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
149		Corporates - Of Which: Specialised Lending		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
150		Corporates - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (θ -
151		Retail		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
152		Retail - Secured on real estate property		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
155		Retail - Qualifying Revolving		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
156		Retail - Other Retail		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
157		Retail - Other Retail - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
158		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
159		Equity		0	0		0		0			0 0	0	0 0) () (0 -
160		Securitisation															
161		Other non-credit obligation assets		0	0		0		0			0 0	0	0 0) () (0 -
162		IRB TOTAL		0	0 0		0 0		0 0		0	0 0	0	0) 0		J -

										Actual							
										31/12/2020							
				Εχροςι	ıre values			Risk expos	sure amounts								
			A-]	RB	F-I	RB	A-	IRB	F	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0		0 0	(0 0		0 (0	0 0)	0) (0 0	(Ĵ-
164	Central governments		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
165	Institutions		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
166	Corporates		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
167	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
168	Corporates - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	(J –
169	Retail		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
170	Retail - Secured on real estate property		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
172 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
173	Retail - Qualifying Revolving		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
174	Retail - Other Retail		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
175	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
176	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
177	Equity		0		0		0		0		0)	0	0 (0 0	() -
178	Securitisation																
179	Other non-credit obligation assets		0		0		C		0		0)	0) (0 0	() –
180	IRB TOTAL		0		0 0	(0 0		0 0		0 0		0		0	(J -

										Actual							
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-I	RB	F-)	IRB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
/N 1		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(0 0	(D C		0 0)	0	0	0 () (0 -
2	Central governments		0		0 0	(0 0	(0 0)	0 0)	0	0	0 () (0 -
	Institutions		0		0 0	(0 0	(0 0		0 0)	0	0	0 () (0 -
	Corporates		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: Specialised Lending		0		0 0	(0 0	(0 0		0 0)	0	0	0 (0 (0 -
	Corporates - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
	Retail		0		0 0	(0 0	(D C)	0 0)	0	0	0 (0 (0 -
	Retail - Secured on real estate property		0		0 0	(0 0	(D C		0 0)	0	0	0	0 (0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0	(D C)	0 0)	0	0	0 () (0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		00	(0 0	(D C)	0 0)	0	0	0 () (0 -
	Retail - Qualifying Revolving		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: SME		0		0 0	(0 0	(D C		0 0)	0	0	0 (0 (0 -
	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0	(0 0		0 0)	0	0	0 (0 (0 -
	Equity		0		0		0	(0		C)	0	0	0 (0 (0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	(0		C)	0	0	0 (0 (0 -
8	IRB TOTAL		0		0 0	0	0	(0		0 0		0	0	0 () (<u>0</u> -





											Baseline Scenaric)										
				31/12/2021							31/12/2022			-				31	1/12/2023			
٩		Stage 1 e	xposure Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exp	posure Stage 3 expo	sure pro Stage	Stock of ovisions for ge 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	0	0 0) () -		0 (0 (0 (0	0 () –		0	0	0	0	0		0 -
	Central governments		0 0	0	0 0) () -		0 () (0 (0	0 () –		0	0	0	0	0		0 -
	Institutions		0 0	0	0 0) () -		0 () (0 (0	0 () –		0	0	0	0	0		0 -
	Corporates		0 0	0	0 0) () -	(0 0) (0 (0	0 () –		0	0	0	0	0		0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0) () -	(0 0) (0 0	0	0 () –		0	0	0	0	0		0 -
	Corporates - Of Which: SME		0 0	0	0 0) () -	(0 0) (0 0	0	0 () –		0	0	0	0	0		0 -
	Retail		0 0	0	0 0) () -	(0 0) (0 0	0	0 () –		0	0	0	0	0		0 -
	Retail - Secured on real estate property		0 0	0	0 0) () -	(0 0) (0 (0	0 () –		0	0	0	0	0		0 -
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0) () -	(0 0) (0 0	0	0 () –		0	0	0	0	0		0 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0 0) () -	(0 0) (0 (0	0 () –		0	0	0	0	0		0 -
	Retail - Qualifying Revolving		0 0	0	0 0) () -	(0 0) (0 0	0	0 () –		0	0	0	0	0		0 -
	Retail - Other Retail		0 0	0	0 0) () -	(0 0) (0 0	0	0 () –		0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 0) -		0 0) (0 0	0	0 () _		0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 0) () -		0 0	0 (0 (0	0 () –		0	0	0	0	0		0 -
	Equity		0 0	0	0 0) -		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	0	0	0		0 -
	IRB TOTAL		0 0	0	0 0) -		0 0) (0 0		0 0	-		0	0	0	0	0		0 -



												Baseline Scenario)									
					31/12/2021							31/12/2022							31/12/2023			
owN Im		Stage 1 e (mln EUR, %)	posure Stage 2 e	cposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
55	Central banks		0	0	0	0 0	(0 -		0 0) (0 (0 () C	-	C		0 0	C) C	<u>۲</u>	<u>ر</u>
56	Central governments		0	0	0	0 0	(0 -		0 0) (0 (0 0	0 0	-	C		0 0	C) C	<u>۲</u>	J -
57	Institutions		0	0	0	0 0	(0 -		0 0		0 (0 0	0 0	-	C		0 0	C) C	<u>۲</u>	J -
58	Corporates		0	0	0	0 0	(0 -		0 0		0) (0 0	-	C		0 0	C	0 0	<u>۲</u>	J -
59	Corporates - Of Which: Specialised Lending		0	0	0	0 0	(D -		0 0) (0) (0 0	-	C		0 0	C) C	<u>٢</u>	J -
60	Corporates - Of Which: SME		0	0	0	0 0	(D -		0 0) (0 (0 () C	-	C		0 0	C) C	<u>ر</u>	J –
61	Retail		0	0	0	0 0	(D -		0 0) (0	0 (0 0	-	C		0 0	C) C	<u>٢</u>	J –
62	Retail - Secured on real estate property		0	0	0	0 0	(D -		0 0) (0 (0 () C	-	C		0 0	C) ())	ر -
SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	(D -		0 0) (0 (0 () C) –	C		0 0	C) C	۲ ۱	J –
54 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	(D -		0 0) (0 (0 () C	-	C		0 0	C) C	۲ ۱	ן –
65	Retail - Qualifying Revolving		0	0	0	0 0	(D -		0 0) (0 (0 () C) –	C		0 0	C) C	۲ ۱	J –
66	Retail - Other Retail		0	0	0	0 0	(D -		0 0) (0 () (0 0	-	C		0 0	C) C)	ן –
67	Retail - Other Retail - Of Which: SME		0	0	0	0 ((D -		0 0) (0 (0 () C	-	C		0 0	C) ()	ן –
68	Retail - Other Retail - Of Which: non-SME		0	0	0	0 ((0 -		0 0) (0 () () (-	C		0 0	C) ()) –
69	Equity		0	0	0	0 ((0 -		0 0) (0 () () (-	C		0 0	C) ()	J -
70	Securitisation																					
71	Other non-credit obligation assets		0	0	0	0 0	(0 -		0 0) (0 (0 0) (-	C		0 0	C	0	<u>٦</u>	J -
72	IRB TOTAL		0	0	0	0 0	C) -		0 0	C) 0	0	-	0		0 0	0	0	0	<u>۱</u> -

	16	17	18	19	20	21	22	23	24	25 26	27	28	29	30	31	32	33	34	35	36
										Baseline S	enario									
				31/12/2021						31/12/	022						31/12/2023			
(mln EUR, %)		e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	Stock exposure provision Stage 1 ex	of Stock of s for provisions fo posure Stage 2 exposi	Stock of r provisions for ire Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
, ,		0 (0 0)	0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0) () –
		0 (0 0)	0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0) () -
		0 (0 0	0 (0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0) () -
						0 0	-	0	0	0	0	0	0 -		0	0	0) -
						0	-	0	0	0	0	0	0-		0		0) -
		0 ()		0	-	0	0	0	0	0	0 -		0	0	0	0 0) -
		0 ()	0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0) -
		0 (0 0)	0 0	0 0	-	0	0	0	0	0	0 -		0	0	0	0 0) () -
		0 (0 0)	0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0) () -
		0 (0 0) (0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0	0 () -
		0 (0 0) ()	0 0	0	-	0	0	0	0	0	0 -		0	0	0	0 0) () -
						0	-	0	0	0	0	0	0 -		0	0	0) -)
								0	0	0	0	0	0 -		0		0) -) _
						0	-	0	U	U	0									,
		0 (0 0		0 0) 0	-	0	0	0	0	0	0 -		0	0	0	0 () () -
		0 0	0 0		0 0	Ŏ	-	0	0	0	0	0	0 -		0	0 (D	0 0) -

[Baseline Scenario	l i i i i i i i i i i i i i i i i i i i									
			31/12/2021			-				31/12/2022							31/12/2023			
	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																				
	0	0	0	0 0) 0	-	0	0	0	() () 0) -	C	0	0	0	0	0	-
	0	0	0	0 0) 0	-	0	0	0	() () 0) –	C	0	0	0	0	0	-
	0	0	0	0 C) 0	-	0	0	0	() () 0) -	C	0	0 0	0	0	0	-
	0	0	0	0 0	0	-	0	0	0	() ()	0 0) -	0	0	0	0	0	0	-
	0	0	0		0	-	0	0	0	(0) -	0	0	0 0	0	0	0	-
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	0	0	0			-	0	0	0	() -		0		0	0	0	-
	0	0	0			-	0	0	0	() ()) -		0	0 0	0	0	0	-
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	0	0	0	0 0) 0	-	0	0	0	() () 0) –	C	0) 0	0	0	0	-
	0	0	0	0 C) 0	-	0	0	0	() () 0) -	C	0) 0	0	0	0	-
	0	0	0	0 0) 0	-	0	0	0	() () 0) _	C	0	0	0	0	0	-
	0	0		0 0	0	-	0	0	0	C	0	0	-	0	0	0	0	0	0	-









RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		0 0) (0 (0 0	0	-	0	C) (0	0	0	-		0 0	0 0) 0	0	0	-
		0 0) (0 (0 0	0	-	0	C	0 0	0 0	0	0	-		0 0	0	0 0	0	0	-
		0 0) (0 (0 0	0	-	0	0) ()	0 0	0	0	-		0 0	0	0 0	0	0	-
		0 0		0 (0 0	0	-	0	0		0 0	0	0	-		0 0	0	0 0	0	0	-
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						0	-	0			0	0	0	-			0	0	0	0	-
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						0	-	0	(0 0	0	0	-			0	0	0	0	-
						0	-	0			0	0	0	-			0	0	0	0	-
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						0		0			0	0	0	-				0	0	0	
						0	-	0			0	0	0	-				0	0	0	-
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						0	-	0			0	0	0	-			0	0	0	0	_
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		0 0		0 (0	0	-	0	C) 0	0	0	-		0 0	0) 0	0	0	-
		0 0) 0	0	-	0	0		0	0	0	-		0 0	0	0	0	0	-

										Baseline Scenario	·									
				31/12/2021						31/12/2022							31/12/2023			
EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0) C	0 0	0	-	0	0 0) () 0	0 0	-	0	0	0	0	0	0	-
	0	0	0) C	0	0	-	0	0 0) () 0) 0	-	0	0	0	0	0	0	-
	0	0	0) C	0	0	-	0	0 0) (00	00	-	0	0	0	0	0	0	-
	0	0	0	0 0	0	0	-	0	0 0) ()	0) 0	-	0	0	0	0	0	0	-
	0	0	0	0 0	0	0	-	0	0 0	0 0	0 0	0 0	-	0	0	0	0	0	0	-
	0	0	0		0	0	-	0	0 0	0 0	0 0	0	-	0	0	0	0	0	0	-
	0	0	0		0 0	0	-	0	0 0				-	0	0	0	0	0	0	-
	0	0	0		0 0	0	-	0	0 0		0 0		-	0	0	0	0	0	0	-
	0	0	0		0 0	0	-	0					-	0	0	0	0	0	0	-
	0	0	0		0	0	-	0					-	0	0	0	0	0	0	-
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											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	(0 (0 0	0	0	0	-	0	0	0	0	0	(0 -	0	0	0	0	0	0	-
	(0	0 0	0	0	0	-	0	0	0	0	0	(0 -	0	0	0	0	0	0	-
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											Baseline Scenario	l.									
				31/12/2021							31/12/2022			-				31/12/2023			
R, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
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										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2	23		
		(mln EUR, %)	sure Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	e Stage 2 exp	osure Stage 3 expos	Stock of re provision Stage 1 exp	s for provisions	of Stock of s for provisions osure Stage 3 expo	for Stage 2 exposure
	Central banks		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Central governments		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Institutions		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Corporates		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Retail		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Retail - Secured on real estate property		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME		0 0	0	0 0	(0 -	(0 0) (0 () (0 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 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Retail - Qualifying Revolving		0 0	0	0 0	(0 -	(0 0) (0 () (D () –		0	0	0	0	0	0 -
	Retail - Other Retail		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	Retail - Other Retail - Of Which: non-SME		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 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	0 0	(0 -	(0 0) (0 () (0 0) –		0	0	0	0	0	0 -
	IRB TOTAL		0 0	0	0 0	(0 -	0	0	C	0 0) () 0	-		0	0	0	0	0	0 -



												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(Stage 1 expo	ure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks		0	0 () (0 0	C	-		0 0) (0 () (0 0	-	0	(0 0	0	0	<u>)</u>	<u>ر</u>
56	Central governments		0	0 () (0 0	C	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	<u>ر</u>	J-
57	Institutions		0	0 () (0 0	C	-		0 0) (0 () (0 0	-	0	(0 0	0	0	0	J -
58	Corporates		0	0 0	0	0 0	C	-		0 0		0 () (0 0	-	0	(0 0	0	0	0	J -
59	Corporates - Of Which: Specialised Lending		0	0 0	0	0 0	C	-		0 0		0 () (0 0	-	0	(0 0	0	0	0	J -
60	Corporates - Of Which: SME		0	0 0) (0 0	C	-	(0 0		0) (0 0	-	0	(0 0	0	0	<u>ر</u>	J-
61	Retail		0	0 () (0 0	C	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	<u>ر</u>	j-
62	Retail - Secured on real estate property		0	0 () (0 0	C	-		0 0) (0) (0 0	-	0	(0 0	0	0	<u>ر</u>	J -
⁶³ 54 SPAIN	Retail - Secured on real estate property - Of Which: SME		0	0 () (0 0	C	-		0 0) (0) (0 0	-	0	(0 0	0	0	<u>٢</u>	J -
64 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0 () (0 0	C	-		0 0) (0) (0 0	-	0	(0 0	0	0	<u>٢</u>	J -
65	Retail - Qualifying Revolving		0	0 () (0 0	C	-		0 0) (0 () (0 0	-	0	(0 0	0	0	<u>ر</u>	J -
66	Retail - Other Retail		0	0 () (0 0	C	-		0 0) (0 () (0 0	-	0	(0 0	0	0	0	
67	Retail - Other Retail - Of Which: SME		0	0 () (0 0	C	-	(0 0) (0 () (0 0	-	0	(0 0	0	0	۲ ۱	J –
68	Retail - Other Retail - Of Which: non-SME		0	0 () (0 0	C	-		0 0) (0 () (0 0	-	0		0 0	0	0)	
69	Equity		0	0 () (0 0	C	-		0 0) (0 ()) (0 0	-	0	(0 0	0	0)	<u> </u>
70	Securitisation																					
71	Other non-credit obligation assets		0	0 () (0 0	C	-		0 0) (0 () (0 0	-	0	(0 0	0	0)	J –
72	IRB TOTAL		0	0 0) () 0	0	-		0 0	C) () 0	-	0	() 0	0	0	0	小

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
nln EUR, %)	Stage 1 exposure	e Stage 2 exposure Sta	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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		0 0	0	0	0 0	0	-	0		0 0	C) (0 0) -	0		0 0)	0 0	0	/ -
		0 0	0	0	0 0	0	-	0		0 0	C) (0 0) -	0		0 0		0 0	0	<u> -</u>
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		0 0	0	0	0 0) 0	-	0		0 (C) (0 0) -	0		0 0)	0 0	0	/ -
		0 0	0	0	0 0) 0	-	0		0 (C) (0 0) -	0		0 0		0 0	0	/
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										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(mln EUR, %)																				
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	0	0	0	0 0) 0	-	0	0	0	0	(0	-	0	0	0	0	0	0	-
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	0	0	0	0 0	0	-	0	0	0	0	(0	-	0	0	0	0	0	0	-
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	0	0	0 (0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-









RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
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		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	0) (0 0	0	0	-		0 0	0	0	0	0	-
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		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-	(0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C) (0 0	0	0	-		0 0	C	0	0	0	-
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		0	0 0	0 0	00	0	-	0	C) (00	0	0	-		0 0	0	0	0	0	-
																				-	
		0	0 0) C	0	0	-	0	C) (0 0	0	0	-		0 0	0	0	0	0	-

									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0 0	0	0	0	0	-	0	0 0	0	0	0	-	0 0	0	0	0	0	-

										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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		Adverse Scenario																			
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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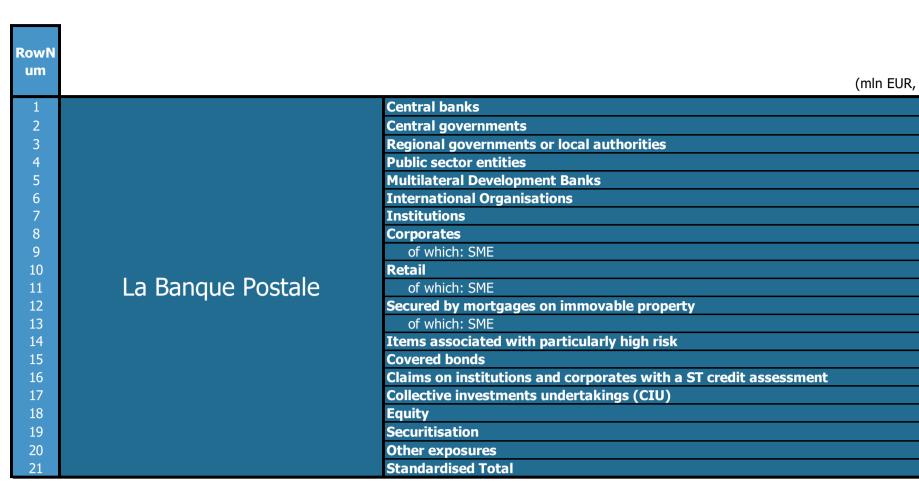


	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
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	0		0	0) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
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	0	0 0	0	0	0	0 0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0	-	0	0	0	0) -	0 0	0 0) (0	0	-
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										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
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	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
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								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	re amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expose
		(mln EUR, %)										
43		Central banks	0	0	0	(0 0	0		0 0	0)
44		Central governments	176	C	0	(0 0	0) (0 0	0)
45		Regional governments or local authorities	0	C	0		0 0	0) (0 0	0)
46		Public sector entities	0		0		0 0	0) (0 0	0)
47		Multilateral Development Banks	0	C	0		0 0	0) (0 0	0)
48		International Organisations	0	0	0		0 0	C) (0 0	0)
49		Institutions	95		36	(0	C) (0 0	0)
50		Corporates	153	C	151	(0	41	. (0 0	0)
51		of which: SME	14	-	12	() (C) (0 0	0)
52		Retail	176	2	132		2 0	C) (0 0	0)
53	NETHERLANDS	of which: SME	0	C	0	(0 0	C) (0 0	0)
54		Secured by mortgages on immovable property	3,655	C	1,279	(1,644	13	3	1 1	0)
55		of which: SME	0	C	0	() ()	0) (D C	0)
56		Items associated with particularly high risk	0	C	0) ()	0) (D C	0)
57		Covered bonds	0	C	0) (0) (0 0	0)
58		Claims on institutions and corporates with a ST credit assessment	0	C	0	() (C) (0 0	0)
59		Collective investments undertakings (CIU)	0	C	0	() (C) (0 0	0)
60		Equity	0	C	0	() (C) (0 0	0)
61		Securitisation										
62		Other exposures	0	C	0) (C) (0 0	0)
63		Standardised Total	4,255	2	1,599	2	1,644	54	. 1	L 1	0	

								Actual				
							31	/12/2020				
			Exposure	values	Risk exposu	re amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 e	exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
6.4			0						0	0		0.000/
64		Central banks	0		0		0	0	0 0	0	0	0.00%
65		Central governments	2,103		0		0	0	0 0	0	0	0.00%
66		Regional governments or local authorities	0		0	(0	0	0 0	0	0	0.00% 0.00%
6/		Public sector entities	0		0		0	0	0 0	0	0	0.00%
68		Multilateral Development Banks	0	(0		0	0	0 0	0	0	0.00%
69		International Organisations	0	(0 0		0	0	0 0	0	0	0.00%
70		Institutions	938	() 394		603	0	0 0	0	0	0.00%
71		Corporates	95	() 89	(0	26	0 0	4	0	0.00%
72		of which: SME	41	0	35	(0	1	0 0	0	0	0.00%
73		Retail	0	(0 0		0	0	0 0	0	0	0.00%
74	SPAIN	of which: SME	0	0	0 0		0	0	0 0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0		0	0	0 0	0	0	0.00% 0.00% 0.00% 0.00% 0.00%
76		of which: SME	0	0	0	(0	0	0 0	0	0	0.00%
77		Items associated with particularly high risk	0	C	0		0 0	0	0 0	0	0	0.00%
78		Covered bonds	20	C) 2		0	0	0 0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0 0		0 0	0	0 0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	C	0 0	(0 0	0	0 0	0	C	0.00%
81		Equity	50) 50	(0	0	00	0	0	0.00%
82		Securitisation										
83		Other exposures	0	C	0	(0 0	0	0 0	0	0	0.00%
84		Standardised Total	3,207	0	536	(603	26	0 0	4	0	0.00%

ſ	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
UR, 70)	42,000	0	0	0	41,500	0	0	0	0	
	94,092	18	16	27	94,058			1	0	
	11,034	10	2,192	1	1,561	2	0	0	0	
	1,078	0	236	0	12,530	418	3	0	12	
	0	0	0	0	0	0		0	0	
	8	0	0	0	0	0	0	0	0	
	14,602	0	4,836	0	19,196	207	2	2	1	
	24,602	146	18,944	169	10,238	25,725	369	25	397	
	3,964	58	3,412	72	4,393	1,326	103	12	56	
	8,622	240	6,265	260		2,394		51	94	
	1,128	19	645	25	867	208		3	8	
	75,775	236	23,034	253	59,701	11,531	607	32	109	
	4,267	26	2,040	28	400			0	6	
	987	0	1,472	0		58		0		
	2,354	0	235	0	0	÷	-	0	0	
	0	0	0	0		0	_	0	0	
	260	0	260	0	0	0		0	0	
	13,632	0	14,386	0	823	0	0	0	0	
	0.100					-				
	9,496 298,543	0 642	2,645	0 710	705		0	0 112	0 613	
	298,543	642	74,521	/10	250,022	40,336	1,595	112	613	

						Actual				
						31/12/202	D			
	Exposure	values	Risk exposu	ire amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expos
UK, 70)					44 500			0		
	42,000	0	0	0	41,500		-	0	0	
	85,747	18	0	27	,		20	1	0	
	10,992	1	2,183		1,561		0	0	0	
	1,078	0	236	0	12,530	418	1	0	12	
	0	0	0	0	0	0	0	0	0	
	1	0	0	0	0	0		0	0	
	7,866	0	2,039		16,333			1	1	
	22,911	130						25		
	3,647	56	3,126		,					
	8,419	237	6,113					51	94	
	1,124	19						3	8	
	72,018	233	21,710	249	57,956	11,517	606	31	109	
	4,251	26	2,035	28	400	77	0	0	6	
	787	0	1,171	0	2	58	18	0	0	
	1,071	0	107	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	199	0	199	0	0	0	0	0	0	
	13,320	0	14,074	0	823	0	0	0	0	
	9,107	0	2,643	0	704	3	0	0	0	
	275,517	619	67,799	685	245,402	40,067	1,580	111	605	

Actual

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
2	8.43%
2 0 2	5.18%
2	63.43%
0	0.00%
0	0.00%
1	62.84%
117	31.70%
31	30.48%
314	54.39%
21	39.71%
184	30.33%
0	0.00%
3	16.23%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	81.18%
623	39.02%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
2	8.43%
0	5.18%
0	9.10%
0	0.00%
0	0.00%
1	62.84%
109	30.22%
31	30.48%
314	54.82%
21	39.73%
184	30.38%
0	0.00%
3	16.23%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	81.18%
613	38.79%

tock of ⁄isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	9.05%
0	0.00%
0	1.12%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	1.39%
0	0.00% 1.39%



		La Banque Postale										
			1	2	3	4	5	6	7	8	9	10
								Actual				
								31/12/202	20			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions Stage 3 exp
85		Central banks	0	C	0	(0 0		0 0	0 0	C	0
86		Central governments	2,480	C	0	(0 0		0 (0 0	C	5
87		Regional governments or local authorities	0	C	0	(0 0		0 (0 0	C	J
88		Public sector entities	0	C	0	(0 0		0 (0 0	C	3
89		Multilateral Development Banks	0	C	0	(0 0		0 (0 0	C	ა
90		International Organisations	0	C	0	(0 0		0 (0 0	C	ა
91		Institutions	428		170) 23		0 0	0 0	C	5
92		Corporates	257	C	245		0 0	14	1 (0 0	1	1
93		of which: SME	52	C	47	(0 0		0 0	0 0	C	<u>ງ</u>
94		Retail	0	C	0	(0 0		0 0	0 0	C	<u>ן</u>
95	GERMANY	of which: SME	0	C	0	(0 0		0 0	0 0	C	<u>)</u>
96		Secured by mortgages on immovable property	1	C	0	(0 1		0 0	0 0	C)
97		of which: SME	0	0	0	(0 0		0 0	0 0	0)
98		Items associated with particularly high risk	0		0	(0 0		0 0	0 0	0)
99		Covered bonds	0	0	0	(0 0		0 (0 0	0)
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0 0		0 0	0 0	0)
101		Collective investments undertakings (CIU)	0		0	(0 0		0 0	0 0	0)
102		Equity	38	C	38	(0 0		0 (0	0	J
103		Securitisation	10						0			
104		Other exposures	12	0	0	(0					1
105		Standardised Total	3,216	0	453	C	23	141	1 0	0 ס	1	4

		Actual									
			31/12/2020								
			Exposure values Risk exposure amounts								
Rov	wN m	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
10	06	Central banks	(0	(0	0	0 0	0	/
10	07	Central governments	() (0 0	(0 0	0 (0 0	0	/
10	08	Regional governments or local authorities	() (0 0	(0 0	0 (0 0	0	1
10	09	Public sector entities	() (0	(0 0	0	0 0	0	1
11	10	Multilateral Development Banks	() (0	(0 0	0	0 0	0	1
11	11	International Organisations	() (0	(0	0	0 0	0	1
11	12	Institutions	() (0 0	(0	0	0 0	0	1
11	13	Corporates	() (0	(0	0	0 0	0	
11	14	of which: SME	() (0	(0	0	0 0	0	
11	15	Retail	() (0	(0	0	0 0	0	
11	¹⁶ N.A.	of which: SME	() (0	(0	0	0 0	0	
11	17	Secured by mortgages on immovable property	() (0	(0	0	0 0	0	
11	18	of which: SME	() (0	(0	0	0 0	0	
11	19	Items associated with particularly high risk	() (0	(0	0	0 0	0	
12	20	Covered bonds	() (0	(0	0	0 0	0	
12	21	Claims on institutions and corporates with a ST credit assessment	() (0	(0 0	0	0 0	0	1
12	22	Collective investments undertakings (CIU)	() (0	(0 0	0 (0 0	0	1
12	23	Equity	() (0	(0	0	0 0	0	
12	24	Securitisation									
	25	Other exposures	() (0	(0	0	0 0	0	
12	26	Standardised Total	C	0 0	0	C	0) 0	0	

			Actual									
								31/12/202	0			
			Exposure values Risk exposure amounts									
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex
127		Central banks	0) 0		0) () (0	0)
128		Central governments	0		0 0		0	0 0)	0 0	0	0
129		Regional governments or local authorities	0) 0)	0)	0 0	C C	0
130		Public sector entities	0) 0)	0	0 0) (0 0	C	0
131		Multilateral Development Banks	0		0 0)	D	0 0) (0 0	C	D
132		International Organisations	0) 0)	D) () (0 0	C	D
133		Institutions	0		0 0)	0) () (0 0	C	D
134		Corporates	0) 0)	0) () (0 0	C	D
135		of which: SME	0) 0)	0	0 0) (0 0	C	0
136		Retail	0		0 0)	D	0 0) (0 0	C	D
137	N.A.	of which: SME	0		0 0)	D	0 0) (0 0	C	D
138		Secured by mortgages on immovable property	0		0 0)	D	0 0) (0 0	C	D
139		of which: SME	0		0 0)	D	0 0) (0 0	C	D
140		Items associated with particularly high risk	0		0 0		0) () (0 0	C	D
141		Covered bonds	0		0 0)	0	0 0) (0 0	C	0
142		Claims on institutions and corporates with a ST credit assessment	0		0 0)	D	0 0) (0 0	C	D
143		Collective investments undertakings (CIU)	0		0 0		D) () (0 0	C	D
144		Equity	0		0 0		D) () (0 0	C	D
145		Securitisation										
146		Other exposures	0		0 0)	D) () (0 0	C	D
147		Standardised Total	0	(0			0 0		0 0	0)

			Actual									
								31/12/202	0			
	_		Exposure	e values	Risk exposi	ure amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
		(mln EUR, %)										
148		Central banks	C) () 0		0 0) () 0) () (0
149		Central governments	C) (0 0		0 0) () 0) () (D
150		Regional governments or local authorities	C) (0 0		0 0) () 0) () (0
151		Public sector entities	C) (0 0		0 0) () 0) () (0
152		Multilateral Development Banks	C) (0 0		0 0) (00	() (0
153		International Organisations	C) (0 0		0 0) () 0	() (0
154		Institutions	C) (0 0		0 0) () 0	() (0
155		Corporates	C) (0 0		0 0) () 0	() (0
156		of which: SME	C) (0 0		0 0) () 0	() (0
157		Retail	C) ()	0 0		0 0) (0 0	() (0
158	N.A.	of which: SME	C) (0 0		0 0) (0 0	() (0
159		Secured by mortgages on immovable property	C		0 0		0 0) (0 0	() (0
160		of which: SME	C		0		0 0) (0 0	() (0
161		Items associated with particularly high risk	0		0				0	(
162		Covered bonds	0		0					(
163		Claims on institutions and corporates with a ST credit assessment	C		0		0 0) (0 0	() (0
164		Collective investments undertakings (CIU)	C		0				0	() (
165		Equity	C) (00		л <u>с</u>) (0 0	() (
166		Securitisation										
167		Other exposures										
168		Standardised Total	0	0	0	(0 0	0	0	C C	<u>ן</u> נ	<u>ין</u>

	11
of 5 for 90sure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	44.99%
0	44.99%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	44.99%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
	0.000/
0	0.00% 0.00%
U	0.00%

Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





								Actual				
			31/12/2020									
			Exposure	e values	Risk expos	ure amounts						
Row un		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision Stage 3 exp
19	0	Central banks	0	0	0 0		0 0	() () (0	0
19	1	Central governments	0	0	0 0)	0 0	() () ()	0	D
192	2	Regional governments or local authorities	0	0	0)	0 0	() () ()	0	0
193	3	Public sector entities	0	0	0)	0 0	() () ()	0	0
194		Multilateral Development Banks	0	0	0 0)	0 0	() () 0	0	D
19	5	International Organisations	0	0	0)	0 0	() () ()	0	D
19	6	Institutions	0	0	0)	0 0	() () ()	0	D
19	7	Corporates	0	0	0)	0 0	() () 0	0	D
19	8	of which: SME	0	0	0)	0 0	() () 0	0	0
199	9	Retail	0	0	0)	0 0	() () 0	0	0
20	• N.A.	of which: SME	0	0	0)	0 0	() () ()	0	0
20	1	Secured by mortgages on immovable property	0	0	0)	0 0	() (0	0	0
202		of which: SME	0	0	0)	0 0	() (0	0	0
203		Items associated with particularly high risk	0	0	0)	0 0	() (0	0	0
204	4	Covered bonds	0	0	0)	0 0	() (0	0	D
20	5	Claims on institutions and corporates with a ST credit assessment	0	0	0)	0 0	() () 0	0	0
20	6	Collective investments undertakings (CIU)	0	0	0 0)	0 0	() () C	0	D
20		Equity	0	0	0 0)	0 0	() () 0	0	D
208		Securitisation										
209		Other exposures	0	0	0 0)	0 0	() () 0	0	D
21	0	Standardised Total	0	0	0) 0	C	(0 0	0)

			Actual									
								31/12/202	:0			
			Exposure values		Risk exposure amounts					Stock of	Stock of	Stock o
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions
211		Central banks	0	(0	() 0	(D C	0 0) (0
212		Central governments	0	(0	() 0	(0 0	0 0) (0
213		Regional governments or local authorities	0	(0	(0	(0 0	00) (0
214		Public sector entities	0	0	0 0	(00	(0 0	00) (0
215		Multilateral Development Banks	0	0	0 0	(00	(0 0	00) (0
216		International Organisations	0	0	0 0	(00	(0 0	00) (0
217		Institutions	0	0	0 0	(00	(0 0	00) (0
218		Corporates	0	0	0 0	(00	(0 0	00) (0
219		of which: SME	0	(0 0	(00	(0 0	0) (0
220		Retail	0	0	0	(00	(0 0	00) (0
221	N.A.	of which: SME	0	(0	(0	(0 0	0) (0
222		Secured by mortgages on immovable property	0	(0	(0	(0 0	0 0) (D
223		of which: SME	0	(0	(0	(0 0	0 0) (0
224		Items associated with particularly high risk	0	(0	(0	(0 0	0 0) (0
225		Covered bonds	0	(0	(0	(0 0	0 0) (0
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	() 0	(0 0	0 0) (0
227		Collective investments undertakings (CIU)	0	(0	() 0	(0 0	0 0) (0
228		Equity	0	(0	() 0	(0 0	0) (0
229		Securitisation										
230		Other exposures	0	(0	() 0	(0 0	0 0) (0
231		Standardised Total	0	0	0	0	0	0) 0	0	0	

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	0	0	С	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	C	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







										Baseline Scenario)					
					31/12/2021					31/12/2022				31/12/2023		
RowN um		(mln EU	Stage 1 exposur R, %)	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks		0 0 0	0 0		0 0.00%	0 0	0		0 0	0.00%	0 0	0	0 0	J0.00%
44		Central governments		0 0 0	0 0		0 0.00%	0 0	0		0 0	0.00%	0 0	0) 0	J 0.00%
45		Regional governments or local authorities		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0	00	0 0.00%
46		Public sector entities		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0) 0	0 0.00%
47		Multilateral Development Banks		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0	0	0.00%
48		International Organisations		0 0 0	0 0		0 0.00%	0 0	0	C	0 0	0.00%	0 0	0) 0	J 0.00%
49		Institutions		0 0 0	0 0		0 0.00%	0 0	0	C	0 0	0.00%	0 0	0) 0	J 0.00%
50		Corporates		39 2 C	0 0		0 33.75%	39 2	0	C	0 0	25.07% 39	2 0	0) 0	J 22.11%
51		of which: SME		0 0 0	0 0		0 33.75%	0 0	0	C	0 0	32.56%	0 0	0) 0	J 31.66%
52		Retail		0 0 0	0 0		0 9.05%	0 0	0	C	0 0	9.06%	0 0	0) 0	J 9.06%
53	NETHERLANDS	of which: SME		0 0 0	0 0		0 89.18%	0 0	0	(0 0	89.18%	0 0	0) 0	J 89.18%
54		Secured by mortgages on immovable property	1,62	24 23 11	0 0		0 2.44%	1,590 45	23	(0 1 1	2.42% 1,564	61 33	0	. 1	1 2.32%
55		of which: SME		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0) 0	J 0.00%
56		Items associated with particularly high risk		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0) 0	0 0.00%
57		Covered bonds		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0) 0	J 0.00%
58		Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0		0.00%	0 0	0	C	0 0	0.00%	0 0	0) 0	0 0.00%
59		Collective investments undertakings (CIU)		0 0 0	0 0		0 0.00%	0 0	0 0	0	0 0	0.00%	0 0	0) 0	J 0.00%
60		Equity		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0) 0	J 0.00%
61		Securitisation														
62		Other exposures		0 0 0	0 0		0 0.00%	0 0	0	(0 0	0.00%	0 0	0) 0	ა 0.00%
63		Standardised Total	1,66	4 24 11	0 0		0 2.67%	1,629 47	23	C		2.62% 1,603	63 34	0	. 1	1 2.52%

									Baseline Scenari	io								
				31/12/2021					31/12/2022						31/12/2023			
RowN um	(mln EUR,	Stage 1 exposure Stage	e 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposed	r Coverage Ratio r Stage 3 exposur ire	- e Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of rovisions for ge 3 exposure	Coverage Ratio - tage 3 exposure
64	Central banks	0	0	0 0	0	0 0.00%	6 0	0	0	0 0	C	0.00%	° °	0	0 0	0	0	0.00%
65	Central governments	0	0	0 0	0	0 0.009	6 0	0	0	0 0	C	0.00%	° °	0	0 0	0	0	0.00%
66	Regional governments or local authorities	0	0	0 0	0	0 0.009		0	0	0 0	C	0.00%	° °	0	0 0	0	0	0.00%
67	Public sector entities	0	0	0 0	0	0 0.009		0	0	0 0	0	0.00%		0	0 0	0	0	0.00%
68	Multilateral Development Banks	0	0	0 0	0	0 0.009		0	0	0 0	0	0.00%		0	0 0	0	0	0.00%
69	International Organisations	0	0	0 0	0	0 0.009		0	0	0 0	0	0.00%		0	0 0	0	0	0.00%
/0	Institutions	5//	25		0	0.019	% 5/C	30	3	0 1	0		o 564	34	5 0	1	0	0.01%
/1	Corporates	3	22	2 0	2	1 33./29		17	3	0 1	1	1 33.72%	0 8	14	4 0	1	1	<u> </u>
72	of which: SME Retail	1	0	0 0	0	0 15.13%	/o	0	0	0 0		0 15.30% 0 94.64%	U I	0	0 0	0	0	15.40%
		0	0	0 0	0	0 96.90		0	0	0 0		94.04%		0	0 0	0	0	92.43%
74 SPAIN	Secured by mortgages on immovable property	0	0			0 90.90			0	0 0		90.22%		0	0 0	0	0	95.75%
75	of which: SME	0	0			0 0.009			0	0 0		0.00%		0	0 0	0	0	90.23%
70	Items associated with particularly high risk	0	0		0	0.009		0	0	0 0		0.00%	° °	0	0 0	0	0	0.00%
78	Covered bonds	0	0	0 0	0	0 0.009		0	0	0 0		0.00%		0	0 0	0	0	0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0		0	0.009	-	0	0	0 0		0.00%		0	0 0	0	0	0.00%
80	Collective investments undertakings (CIU)	0	0	0 0	0	0 0.009		0	0	0 0		0.00%		0	0 0	0	0	0.00%
81	Equity	0	0	0 0	0	0.009		j j	0	0 0		0.00%		0	0 0	0	0	0.00%
82	Securitisation								-									0.0070
83	Other exposures	0	0	0 0	0	0.00%	%	0	0	0 0	C	0.00%	6 0	0	0 0	0	0	0.00%
84	Standardised Total	580	46	3 0	2	1 19.07%	6 576	47	6	0 2	1	17.23%	572	48	9 0	2	1	0.00% 15.97%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
39,720	1,694	86	(30) (0.01%	39,214	2,085	202	0	39	0	0.01%	38,809	2,369	322	0	44	0	0.01%
94,058) 20	(0 0) 9	44.22%	94,058	0	20	0	0	9	44.20%	94,058	0	20	0	0	9	0.01% 44.19%
1,560		2 1	(0 0) (4.50%	1,558	2	3	0	0	0	4.50%	1,557	2	4	0	0	0	4.51% 4.51% 10.88% 0.00% 0.01% 4.67% 28.94% 29.38%
12,082	. 855	5 14	. (21	1 2	2 17.30%	11,990	930	31	0	30	4	12.32%	11,914	988	49	0	32	5	10.88%
() () 0	(0 0) (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
() (0 0	(0 0) (0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
19,143	253	8 8	() 3	3	. 14.16%	19,107	280	17	0	4	1	7.04%	19,079	300	26	0	4	1	4.67%
31,341				3 69	9 175	31.61%	31,267	4,335	731	23	64	219	29.96%	31,172	4,262	898	23	61	260	28.94%
4,704			ç	9 16	5 52	2 31.77%	4,877	722	222	9	14	67	30.26%	4,841	706	274	9	13	81	29.38%
8,614	3,233	832	56	5 141	L 470	56.46%	7,860	3,680	1,139	46	153	656	57.60%	7,327	3,914	1,439	43	164	841	58.48%
872			2	4 3	3 28	40.36%	861	185	82	3	3	33	40.75%	852	182	94	3	3	39	41.03%
56,769		1,134	33	3 163	312	27.51%	55,715	14,380	1,743	28	179	395	22.68%	54,694	14,795	2,349	28	187	477	20.32%
403	69	9 5	(0 1	1	. 11.54%	404	63	11	0	1	1	11.52%	404	58	15	0	1	2	11.52%
57	,	2 18	(0 0)	16.17%	56	3	18	0	0	3	16.05%	56	3	18	0	0	3	15.92%
() () 0	(0 0) (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
() (0	(0 0) (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	58.48% 41.03% 20.32% 11.52% 0.00% 0.00% 0.00% 0.00% 0.01%
() (0	(0 0) (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
788	34	1 2	(1	(0.01%	778	41	4	0	1	0	0.01%	770	47	6	0	1	0	0.01%
679			(1	L (40.32%	671	36	1	0	0	0	25.62%	665	42	2	0	0	0	21.41% 31.12%
264,810	24,473	2,671	113	8 428	973	36.43%	262,274	25,772	3,908	97	470	1,287	32.94%	260,100	26,722	5,132	93	493	1,597	31.12%

										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
39,720	1,694	86	0	30	(0.01%	39,214	2,085	202	0	39	0	0.01%	38,809	2,369	322	C) 44	C	0.01%
94,056		20	0	0	9	9 44.23%	94,056		20	0	0	9	44.23%	94,056	0	20		00	9	44.23%
1,560		1	0	0	(4.50%	1,558	2	3	0	0	0	4.50%	1,557	2	4		0 0	0	4.51%
12,082	855	13	0	21		7.31%	11,990	930	30	0	30	2	7.85%	11,914	988	47		32	4	8.03%
0	0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	0	4.51% 8.03% 0.00% 0.01% 35.15% 28.27% 29.38%
0	0	0	0	0	(0.01%	0	0	0	0	0	0	0.01%	0	0	0		0 0	0	0.01%
16,403			0	1		50.32%	16,403		3	0	1	1	41.27%	16,402	136	3		1	1	35.15%
31,137			23	66	166	30.61%	31,059	4,289	716	23	62	209	29.17%	30,962	4,222	880	22	58	249	28.27%
4,699			9	16	52	2 31.78%	4,872	722	222	9	14	67	30.26%	4,836	706	274	<u> </u>	13	81	29.38%
8,609		827	56	141	469	9 56.76%	7,855		1,134	46	153	656	57.82%	7,322	3,913	1,434	42	164	841	58.66%
871	_	68	4	3	28	3 40.37%	860		82	3	3	33	40.75%	851	182	94	3	3	39	41.03% 20.40%
55,049	13,907	1,122	32	163	31:	27.69%	54,031	14,331	1,717	27	178	392	22.81%	53,038	14,730	2,310	27	186	471	20.40%
403	69	5	0	1		11.54%	404	63	11	0	1	1	11.52%	404	58	15	(1	2	11.52%
57	2	18	0	0		3 16.17%	56	3	18	0	0	3	16.05%	56	3	18		0 0	3	11.52% 15.92% 0.00%
0	0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%
0	0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00% 0.00% 0.01%
	0	0	0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0		0		0.00%
788	34	2	0	1	(0.01%	778	41	4	0	1	0	0.01%	770	47	6	C	1	C	0.01%
											-	-								
678	29	0	0	1	() 40.47%	670	36	1	0	0	0	25.72%	664	42	2	(0	0	21.50% 31.28%
260,139	24,276	2,634	111	422	961	. 36.46 %	257,670	25,533	3,846	96	463	1,271	33.06%	255,549	26,454	5,046	92	486	1,578	31.28%



	La Banque Postale																		
		12 13	14	15	16	17	18	19	20	21	22	23 24	25	26	27 28	29	30	31	32
											Baseline Scenari	io							
				31/12/2021							31/12/2022					31/12/2023			
	(mln EUR,	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for stage 2 exposure Stage 3 exp	f for Stage 3 exposu) - Ire Stage 1 exposure	e Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	r Coverage Rati r Stage 3 exposi ire
	Central banks	0	0 0)	0 0) (0 0.00%	, D	כ	0	0	0 0	0.00)%	0 0	0 0) C)	0.0
	Central governments	0	0 0)	0 0	0	0 0.00%	, D	0	0	0	0 0	0.00	0%	0 0	0 0) C)	0.0
	Regional governments or local authorities	0	0 0)	0 0	0	0 0.00%	, D	0	0	0	0 0	0.00	0%	0 0	0 0) C)	0.0
	Public sector entities	0	0 0)	0 0	0	0 0.00%	, D	0	0	0	0 0	0.00	0%	0 0	0 0) C)	0.0
	Multilateral Development Banks	0	0 0)	0 0	0	0 0.00%	, D	0	0	0	0 0	0.00		0 0	0 0) C)	0.0
	International Organisations	0	0 0)	0 0	0	0 0.00%	, D	0	0	0	0 0	0.00		0 0	0 0) C)	0.0
	Institutions	22	1 0)	0 0	0	0 0.01%	b 2:	1	1	0	0 0	0.0		1 1	0 0) C)	0.0
	Corporates	135	6 C)	0 0	0	0 33.76%	b 133	3	7	1	0 0	0 23.19		2 8	1 0) C)	0 19.9 0 44.3
	of which: SME	0	0 0)	0 0)	0 43.73%	D (0	0	0	0 0	0 43.78		0 0	0 0) <u> </u>)	0 44.3
	Retail	0	0 0)	0 0)	0 92.32%	D (0	0	0	0 0	0 89.39		0 0	0 0) <u> </u>)	0 88.0
GERMANY	of which: SME	0	0 0		0 0	0	0 84.02%	0 ()	0	0	0 0	0 85.72	- / 0	0 0	0 0)	0 86.3
	Secured by mortgages on immovable property	1	0 0		0 0	0	0 100.00%	0	1	0	0	0 0	0 93.65	570		0 0)	0 90.2
	of which: SME	0	0 0)	0 0)	0 0.00%	0)	0	0	0 0	0 0.00		0 0	0 0)	0 0.0
	Items associated with particularly high risk	0	0 0)	0 0		0 0.00%			0	0	0 0	0 0.00			0 0)	0 0.0
	Covered bonds	0	0 0)	0 0)	0 0.00%			0	0	0 0	0 0.00		0 0	0 0)	0 0.0
	Claims on institutions and corporates with a ST credit assessment	0	0 0		0 0)	0 0.00%	0)	0	0	0 0	0 0.00		0 0	0 0)	0 0.0 0 0.0
	Collective investments undertakings (CIU)	0	0 0)	0 0		0 0.00%			0	0	0 0	0 0.00			0 0)	0 0.0
	Equity	0	0 0	2	0 0	J	0 0.00%	0 (J	0	0	0	0 0.00	J%	0 0	0 0)	0 0.0
	Securitisation				0		0 0001			0	0		0	20/		0			0 0 0
	Other exposures Standardised Total	157	7 0				0 0.00% 0 29.99%		5	8	U 1		0 0.00 0 21.46	9% % 154	4 9				0 0.0 0 18.6
	Standardised Total	137	/		0 0		29.99%	130	3	o .	L	0 0	0 21.40	70 15	4 9	1 0	0	,	U







										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/2023	_		
Sta %)	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0		0 0	C	0.00%	0	0	0	0) 0	C	0.00%	0	0	0 0) 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0	0	0	0	C	0.00%	0	0	0 0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0 0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0	0 0)	0 0	C	0.00%	0	0 0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0	0 0)	0 0	C	0.00%	0	0 0	0	0	0 0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0	0 0		0 0	C	0.00%	0	0	0	0	0	C	0.00%	0	0 (0 0	0 0	0	0.00%
	0	0 0		0 0	C	0.00%	0	0	0	0	0 0	C	0.00%	0	0 0	0 0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0 0	0 0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0 0	0 0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0 0	0	0	0 0	0	0.00%	0	0 0		0	0	0.00%
	0	0 0)	0 0	0	0.00%	0	0 0	0	0	0 0	0	0.00%	0	0		0	0	0.00%
	0	0 0)	0 0	0	0.00%	0	0 0	0	0	0 0	0	0.00%	0	0		0	0	0.00%
	0	0 0)	0 0	0	0.00%	0	0 0	0	0	0 0		0.00%	0	0		0	0	0.00%
	0	0 0		0 0	0	0.00%	0	0 0	0	0	0			0	0		0	0	0.00%
	0	0 0		0 0	0		0	0 0	0	0	0	0	0.00%	0	0		0	0	0.00%
	0	0 0)	0 0	0	0.00%	0	0 0	0	0	0 0	0	0.00%	0	0 0		0	0	0.00%
	0					0.00%	0	0	0	0	0		0.00%	0			0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0		(0 0	C	0.00%	C	0	0	0	0	C	0.00%	0	0 0	0 (0	0	0.00%
						0.000/							0.000/						0.000/
	0					0.00%	0	0	0	0	0		0.00%	0			0	0	0.00% 0.00%
	0	0 0	(0 ס	0	0.00%	0	0	0	0	0	0	0.00%	0	U C	0 וי	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	b (0 (0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	o (0 (0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 0	00	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	o (0	0	0	0	0.00%
	0	0	0		0 0	<u> </u>	0.00%	0	0	C	0	0	0	0.00%) () (0	0	0	0	0.00%
							0.000/														0.000/
	0	0	0				0.00%	0	0		0	0	0	0.00%				0	0	0	0.00% 0.00%
	0	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	0	0	(0	0 (0.00% 0.00%	0) (00	0	(0.00%	C	0		0 (0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0	0 (0.00%	0) (0 0	0	(0.00%		0		0 (0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0	0	0 0	0	(0.00%		0		0 0	0 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0		0 0	0	(0.00%		0		0 0	0 0	0	0.00%
	0	0	0		0		0.00% 0.00%	0		0	0		0.00%	0	0		0	0 0	0	0.00%
	0	0	0		0		0.00%	0		0	0		0.00% 0.00%	0	0		0	0 0	0	0.00%
	0	0	0		0		0.00%	0		0 0	0		0.00%		0		0	0 0	0	0.00%
	0	0	0		0		0.00%	0		0	0		0.00%		0		0	0	0	0.00%
	0	0	0		0		0.00%	0		0	0	(0.00%		0		0 0		0	0.00%
	0	0	0		0		0.00%	0		0	0		0.00%		0				0	0.00%
	0	0	0		0		0.00%	0		0	0	(0.00%	0	0		0 0		0	0.00%
	0	0	0	(0		0.00%	0		0	0	(0.00%		0		0 () 0	0	0.00%
	0	0	0	(0	0 0	0.00%	0) (0	0	(0.00%		0		0 (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0) (0	0	(0.00%	0	0		0 0	0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0) (0 0	0	(0.00%		0		0 () 0	0	0.00%
	0	0	0	(0	0 (0.00%	0) (0 0	0	(0.00%		0		0 (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0) () 0	0	(0.00%		0		0 (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0) (0 0	0	(0.00%	C	0		0 (0 0	0	0.00% 0.00%
	0	0	0	C	0	0 0	0.00%	0 0	0	0	0	C	0.00%	0	0		0 0	0	0	0.00%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%				(0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0	0	0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%) (() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		<u> </u>	0.00%	0	o o	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%







										Adverse Scenario								
					31/12/2021					31/12/2022					31/12/2023			
RowN um		(mln EUF	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for sure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposu	- e Stage 1 exposur	e Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks		0 0 0	0	0	0 0.00%	ó 0 0	0 0	0) 0 (0.00	%	0 0	0 0	0) (0 0.00%
44		Central governments		0 0 0	0	0	0 0.00%	6 0 C	0 0	0) 0 (0.00	%	0 0	0 0	0) (0 0.00%
45		Regional governments or local authorities		0 0 0	0	0	0 0.00%	6 0 0	0 0	0	0 0	0.00	%	0 0	0 0	0) (0 0.00%
46		Public sector entities		0 0 0	0	0	0 0.00%	б О (0 0	0	0 0	0.00	%	0 0	0 0	0) (0 0.00%
47		Multilateral Development Banks		0 0 0	0	0	0 0.00%	б О (0 0	0	0 0	0.00	%	0 0	0 0	0) (0 0.00%
48		International Organisations		0 0 0	0	0	0 0.00%	б О (0 0	0	0 0	0.00	%	0 0	0 0	0) (0 0.00%
49		Institutions		0 0 0	0	0	0 0.00%	б О (0 0	0	0 0	0.00	-	0 0	0 0	0) (0 0.00%
50		Corporates		36 5 0	0	0	0 54.26%	ó 34 7	7 1	0	0) 42.74	%	36 4	1 0	0) (0 37.67%
51		of which: SME		0 0 0	0	0	0 54.26%	б О (0 0	0	0	46.75	%	0 0	0 0	0) (0 43.69%
52		Retail		0 0 0	0	0	0 9.05%	б О (0 0	0	0 0	9.06	%	0 0	0 0	0) (0 9.07%
53 NE	THERLANDS	of which: SME		0 0 0	0	0	0 89.18%	б О (0 0	0	0 (89.18	%	0 0	0 0	0) (0 89.18%
54		Secured by mortgages on immovable property	1,6	22 23 14	ŧ O	0	0 3.29%	ó 1,590 42	2 27	1	0	4.05	% 1,5	64 48 4	16 1	1	1 2	2 4.71%
55		of which: SME		0 0 0	0	0	0 0.00%	б О (0 0	0	0 (0.00	%	0 0	0 0	0) (0 0.00%
56		Items associated with particularly high risk		0 0 0	0	0	0 0.00%	6 0 0	0 0	0) 0 (0.00	%	0 0	0 0	0) (0 0.00%
57		Covered bonds		0 0 0	0	0	0 0.00%	б О (0 0	0	0 (0.00	%	0 0	0 0	0) (0 0.00%
58		Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0	0 0.00%	6 O O	0 0	0) 0 (0.00	%	0 0	0 0	0) (0 0.00%
59		Collective investments undertakings (CIU)		0 0 0	0	0	0 0.00%	6 0 (0 0	0) 0 (0.00	%	0 0	0 0	0) (0 0.00%
60		Equity		0 0 0	0	0	0 0.00%	o 0 0	0 0	0) 0 (0.00	%	0 0	0 0	0) (0 0.00%
61		Securitisation																
62		Other exposures		0 0 0	0	0	0 0.00%	•	0 0	0) 0 (0.00		0 0	0 0	0) (0 0.00%
63		Standardised Total	1,65	8 27 14	1	0	1 3.98%	o 1,624 49	27	1	. 0 1	4.959	% 1,60	0 52 4	7 1	L	3	3 5.34%

												Adverse Scenario							
					31/12/2021							31/12/2022					31/12/2023		
RowN um		(mln EUR	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos	atio - osure Sta	age 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 expo	Stock of or provisions for sure Stage 3 exposu	Coverage Ratio - Stage 3 exposure
64		Central banks	(0	0 (0 0)	0 0.	0.00%	0 0	0	0 0	0	0 0.00%	0	0	0 0	0	0 0.00%
65		Central governments	(0	0 (0 0)	0 0.	0.00%	0 0	0	0 0	0 0	0 0.00%	0	0	0 0	0	0 0.00%
66		Regional governments or local authorities		0	0 (0 0)	0 0.	0.00%	0 0	0	0 0	0	0 0.00%	0	0	0 0	0	0 0.00%
67		Public sector entities		0	0 ()	0 0.	0.00%	0 0	0	0 0	0	0 0.00%	0	0	0	0	0 0.00%
68		Multilateral Development Banks		0	0 (0 0)	0 0.	0.00%	0 0	0	0	0	0 0.00%	0	0	0	0	0 0.00%
69		International Organisations	(0 0	0 ()	0 0.	0.00%	0 0	0	0	0	0 0.00%		0	0	0	0 0.00%
70		Institutions	360	241	1 (0 0)	0 0.	0.01%	385 208	9	0	0	0 0.01%	582	/ 14	4 0	0	0 0.01%
71		Corporates		3 20	3 () 4	1	2 54	4.20%	8 12	6	0		3 54.18%	p 12	6	8 0	1	4 54.17% 0 27.26% 0 85.28%
/2		of which: SME			0 (0 27.	/.1/%	1 0	0	0	0	0 27.20%		0		0	0 27.26%
/3		Retail			0 (8.88%	0 0	0	0		0 88.87%	0	0		0	0 85.28%
74	SPAIN	of which: SME			0 (6.94%	0 0	0			0 96.25%	0	0		0	0 95.66% 0 78.78%
/5		Secured by mortgages on immovable property			0 (0 100.	0.00%	0 0	0			0 84.48%	0	0		0	0 /8./8%
/6		of which: SME			0 (0 0.	0.00%	0 0	0	0		0 0.00%		0		0	0 0.00%
//		Items associated with particularly high risk			0 (0 0.	0.00%	0 0	0			0 0.00%		0		0	0 0.00%
78 70		Covered bonds			0 (0	0.00%	0 0	0			0 0.00%		0		0	0 0.00%
/9		Claims on institutions and corporates with a ST credit assessment		0	0 (0 0	0.00%	0 0	0	0	0	0 0.00%		0	0	0	0 0.00%
80		Collective investments undertakings (CIU)			0 (0 0.	0.00%	0 0	0	0		0 0.00%		0		0	0 0.00%
81		Equity			0 ()	0 0.	0.00%	0 0	0	0	J U	0.00%		0	0	0	0.00%
82		Securitisation			0			0	0.000/					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		0	0 0.000/
83		Other exposures	202						0.00% .63%					0 0.00% 3 22.00%	5 94 1			1	0 0.00% 4 18.80%
84		Standardised Total	363	202	4 0	ין 4	•	2 35.6	.03%	393 221	16	0	ען 2	5 22.00%	594 1	1.5 22	4 0	L	4 18.80%

33	34	35	36	37	38	39	40	41 42	2	43	44	45	46	47	48	49	50	51	52	53
									Adve	erse Scenario										
			31/12/2021						31	1/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3 e	exposure pro Stag	Stock of ovisions for Je 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
36,547	4,852	101	. (0 64	ł	0.01%	34,214	6,942	344	0	90	0	0.01%	36,423	4,519	558	0	95	C	0.01%
92,253	1,806	20) (0 3	3	9 44.22%	92,147	1,912	20	0	3	9	44.19%	92,147 1,555 11,851	1,911	20	0	2	ç	44.16%
1,558	3	1	. (0 0) () 10.13%	1,556	3	3	0	0	0	10.37%	1,555	3	5	0	0	1	10.44% 15.99% 0 0.00% 0 0.01%
1,558 12,542	395	14	ł	1 14	ł	3 23.43%	11,454	1,467	30	1	17	5	17.65%	11,851	1,038	62	1	35	10) 15.99%
0	0	C) (0 0) (0.00%	0	0	0	0	0	0	0.00%	0	C	0	0	0	C	0.00%
0	0	C) (0 0) (0.01%	0	0	0	0	0	0	0.01%	0	C	0	0	0	C	0.01%
11,551	7,843	10)	1 8	3	12.49%	13,622	5,719	63	0	7	3	4.94%	17,980 25,889	1,336		0	6	3	3.68%
24,238 3,672	11,384	710	116	5 392	2 286	5	16,246	18,508	1,578	100	299	630	39.91%	25,889	8,266	2,177	141	205	865	39.73% 39.75%
	1,970	180	18	8 67	74	41.36%	4,127	1,397	297	18	63	120	40.63%	4,033	1,387	401	16	57	163	40.55%
8,567	3,283	829	62	2 156	5 47:	56.76%	7,648	3,863	1,168	51	174	676	57.83%	7,075	4,090	1,514	46	188	889	58.72%
745	313	70) (5 10) 3:	44.74%	792	241	95	5	9	43	45.19%	765	247	117	4	8	53	3 45.44%
57,729	12,974	1,134	4(206	5 313	3 27.56%	53,862	16,155	1,822	33	248	411	22.56%	53,682	15,624	2,532	32	256	510	20.16%
386	85	6		1 3	3	17.48%	350	110	17	1	3	3	17.38%	387	63	28	1	2	5	5 17.40% 3 16.70%
57	2	18	6	0 0		16.18%	52	7	19	0	0	3	16.21%	53	5	19	0	0	3	3 16.70%
0	0	0) ()			0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0 0.00% 0 0.00% 0 0.00%
0 492	0	0				0 0.00% 0 0.01%			12	0	0	0	0.00%	0		0	0	0		0.00%
492	329	2	. (0.01%	765	40	13	0	0	0	0.01%	769	40	15	0	1	L L	0.01%
600	0	0				44.56%	635	72	1	0	0	0	28.84%	654	E1	2	0	0	1	l 19.80%
246,233	ہ 42,879	2,841	220	0 843	1,086	38.21%	232,200	54,693	5,061	186	0 840	1,737	34.33%	248,076	36,884	6,994	221	789	2,291	32.75%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stag	ge 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	36,547	4,852	101	C) 64	C	0.01%	34,214	6,942	344	0	90	0	0.01%	36,423	4,519	558	0	95	0	0.01%
	92,251	1,805	20	C) 3	ç	44.23%	92,145	6,942 1,911	20	0	3	9	44.23%	92,145	1,911	20	0	2	9	0.01% 44.23%
	1,558	3	1	C	0 0	C	10.13%	1,556	3	3	0	0	0	10.37%	1,555	3	5	0	0	1	10.44%
	12,542	395	13	1	l 14	2	14.19%	11,454	1,467	29	1	17	4	13.30%	11,851	1,038	60	1	35	8	13.88%
	0	0	0	C	0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	C	0 0	C	0.01%	0	0	0	0	0	0	0.01%	0	0	0	0	0	0	0.01%
	9,841	6,698	3	1	L 7	1	38.16%	11,738	4,785	19	0	5	3	16.15%	15,622	898	22	0	4	3	15.04%
	24,050	11,318	696	115	5 384	274	39.42%	16,099	18,411	1,554	100	295	613	39.48%	25,669	8,246	2,149	141	203	846	39.39%
	3,666	1,970	180	18	3 67	74	41.37%	4,122	1,397	296	18	63	120	40.64%	4,028	1,387	401	16	57	163	40.56%
	8,562	3,282	824	62	2 156	470	57.07%	7,643	3,862	1,163	51	174	675	58.05%	4,028 7,070	4,090	1,509	46	188	889	58.89%
	744	313	70	e	5 10	31	44.76%	790	241	95	5	9	43	45.20%	764	247	117	4	8	53	45.44%
	56,019	12,940	1,120	39	206	311	27.78%	52,190	16,099	1,790	32	247	404	22.59%	52,033	15,571	2,475	31	255	498	20.12%
	386	85	6	1	L 3	1	17.48%	350	110	17	1	3	3	17.38%	387	63	28	1	2	5	17.40%
	57	2	18	(0 0		16.18%	52	7	19	0	0	3	16.21%	53	5	19	0	0	3	16.70%
	0	0	0		0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0	(0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0		0 0	C	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	492	329	2		0 0	C	0.01%	765	46	13	0	0	0	0.01%	769	40	15	0	1	0	0.01%
	699	8	0		0 0	C	44.75%	635	71	1	0	0	0	29.04%	653	51	3	0	0	1	19.87%
	242,617	41,633	2,799	218	8 834	1,071	38.27%	228,489	53,606	4,954	184	833	1,712	34.56%	243,841	36,372	6,835	219	784	2,258	33.03%



	La Banque Postale																		
		33 34	35	36	37	38	39	40	41	42	43	44 4	5 46	47	48 4	Ð	50 51	52	53
											Adverse Scenari	io							
				31/12/2021							31/12/2022					31/1	2/2023		
RowN um	(mln EUR,	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of e provisions for Stage 1 exposur	Stock of Stock provisions for provisi re Stage 2 exposure Stage 3 d	k of ons for exposure Stage 3 ex	tatio - oosure Stage 1 exposu	re Stage 2 exposure Stage 3 e	Sto xposure provis Stage 1	ock of Stock o sions for provisions exposure Stage 2 exp	f Stock of for provisions fo osure Stage 3 expos	or Stage 3 exposure
85	Central banks	0	0	0	0 (0 (0.00%	б С		0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
86	Central governments	0	0	0	0	0 (0.00%	б С)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
87	Regional governments or local authorities	0	0	0	0	0 (0.00%	<i>б</i> С)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
88	Public sector entities	0	0	0	0	0 (0.00%	б С)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
89	Multilateral Development Banks	0	0	0	0	0 (0.00%	<i>б</i> С)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
90	International Organisations	0	0	0	0	0 (0.00%	6 Ο)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
91	Institutions	13	9	0	0	0 0	0.01%	6 21	L	1	0	0 0	0	0.01%	21 1	0	0	0	0 0.01%
92	Corporates	124	16	1	1	0 () 54.26%	6 77	7 6	62	2	0 0	1	41.48% 1	137 1	2	0	0	1 44.25%
93	of which: SME	0	0	0	0	0 (56.05%	6 Ο)	0	0	0 0	0	56.63%	0 0	0	0	0	<u> </u>
94	Retail	0	0	0	0	0 (93.00%	6 Ο)	0	0	0 0	0	85.83%	0 0	0	0	0	0 57.53% 0 83.69% 0 87.60% 0 78.78%
95 GERMANY	of which: SME	0	0	0	0	0 (85.56%	6 0)	0	0	0 0	0	87.03%	0 0	0	0	0	<u> </u>
96	Secured by mortgages on immovable property	1	0	0	0	0 (0 100.00%	6 1	L	0	0	0 0	0	84.48%	1 0	0	0	0	<u> </u>
97	of which: SME	0	0	0	0	0 (0.00%	6 C)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
98	Items associated with particularly high risk	0	0	0	0	0 (0.00%	<u>6</u>)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
99	Covered bonds	0	0	0	0	0 (0.00%	ά Ο)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0 (0.00%	6 C)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0 (0.00%	6 C)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
102	Equity	0	0	0	0	0 (0.00%	6 C)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
103	Securitisation							-											
104	Other exposures	0	0	0	0	0 (0.00%	· ·)	0	0	0 0	0	0.00%	0 0	0	0	0	0 0.00%
105	Standardised Total	138	26	1	1 (0 0	49.96%	• 99	6	53	2	0 0	1 3	5.70% 1	59 3	3	0	0	1 38.39%







										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
St %)	age 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0) (0 0	0	0.00%	0) 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0) 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00% 0.00% 0.00% 0.00%	0	0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0		0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0	0	0	0	(0.00%	0	0 0		0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00%
	-				_		-				-			-				-	
	0	0 0	(0 0	0	0.00%	0	0 0	0	0	0	(0.00%	0	0 0	0 0	0	0	0.00% 0.00%
	0	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0) (0.00%	0	0	(0	0	C	0.00%		0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	00	0	0	0	0.00%
	0	0	0		0 0) (0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	0	0.00%	o (0 () 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%	o (0 (0 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	0	0 0	0	C	0.00%		0 () 0	C	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0	0	0	0.00%	o (0 (0 0	0	0	0	0.00%
	0	0	0		0 0) (0.00%	0	0	(0 0	0	0	0.00%	o (0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0	0	0.00%			0	0	0	0	0.00%
_	0	0	0		0 0		0.00% 0.00%	0	0	(0 0	0		0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(0 0	0		0.00%				0	0 0	0	0.00%
	0	0	0				0.00%	0	0	(0	0		0.00%				0	0 0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0	(0	0		0.00%				0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	U				0.00%	U	0	L. L.	0	0	L L	0.00%			0	0	0	0	0.00%
	0	0	0		0		0.00%	0	0	ſ	0	0	C C	0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00% 0.00%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
s %)	itage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(0 (0 (0.00%	0 (0 0	00	0	(0.00%	0 0	0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (0 0	00	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 (0 (0.00%	0 0	0 0	0 0	0	(0.00%	0	0	0		0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(0 (0.00%	0 0		0 0	0	(0.00%	00	0	0		0 0	0	0.00%
	0	0	0	(0.00%	0 0		0 0	0	(0.00%		0	0		0 0	0	0.00%
_	0	0	0				0.00%	0 0		0	0	(0.00%		0	0		0 0	0	0.00%
	0	0	0				0.00%	0		0	0		0.00%		0	0		0 0	0	0.00%
	0	0	0				0.00%	0		0	0	(0 0.00% 0 0.00%		0	0		0 0	0	0.00%
_	0	0	0	(0.00%	0			0	(0.00%		0				0	0.00%
_	0	0	0				0.00%	0			0	(0.00%		0			0 0	0	0.00%
	0	0	0	(0.00%	0		0	0	(0.00%		0			0 0	0	0.00%
	0	0	0	() (0.00%	0) 0	0	(0.00%		0			0 0	0	0.00%
	0	0	0	(0 () (0.00%	0		0 0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00% 0.00% 0.00% 0.00%	0 0) (0 0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 0	D C) 0	0	(0.00%	0	0	C		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (D C) 0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 (D C	0 0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	(0 () (0.00%	0 0	0 0	0	0	(0.00%	0	0	0		0 0	0	0.00%
	0	0	0	C	0 0	0 0	0.00%	0 0	0	0	0	C	0.00%	0	0	0		0 0	0	0.00%









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) () 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0)	0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0		0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0		0 0.00%	0	()	0 0	0	0.00%
_	0	0	0		0	0 (0.00%	0		0 (0		0 0.00%	0)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0		0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
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	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C	0 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
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											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C	0 0) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C) C	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	U		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0 0.00% 0 0.00%			0		0		0.00%						0	0.00% 0.00%
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E	BA EUROPEAN BANKING AUTHORITY			
				1
				Expos
Row Num			(mln EUR, %)	A-IRB
1		Central banks		
2		Central governments		
3		Institutions		
4		Corporates		
5		Corporates - Of Which: Specialised Lending		
6 7		Corporates - Of Which: SME		
8		Retail		
9		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		
10	La Banque Postale	Retail - Secured on real estate property - Of Which: SME		
11	·	Retail - Qualifying Revolving		
12		Retail - Other Retail		
13		Retail - Other Retail - Of Which: SME		
14		Retail - Other Retail - Of Which: non-SME		
15		Equity		
16		Securitisation		
17		Other non-credit obligation assets		
18		IRB TOTAL		

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

										Morato	ria - Actual						
										31/1	12/2020						
				Exposu	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	' Stage exposi
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates			0	0	0	0	0 0		0 0		0 0	C	0 0		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail			0	0	0	0	0 0		0 0		0 0	0	0 0		0 -
44		Retail - Secured on real estate property															
45	NETHERLANDS	Retail - Secured on real estate property - Of Which: SME															
46	NETTERLANDS	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0		0 0		0 0	C	0 0		0 -
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets															
54		IRB TOTAL			0	0	0	0	0 0		0 0		0 0	0	0		0 -

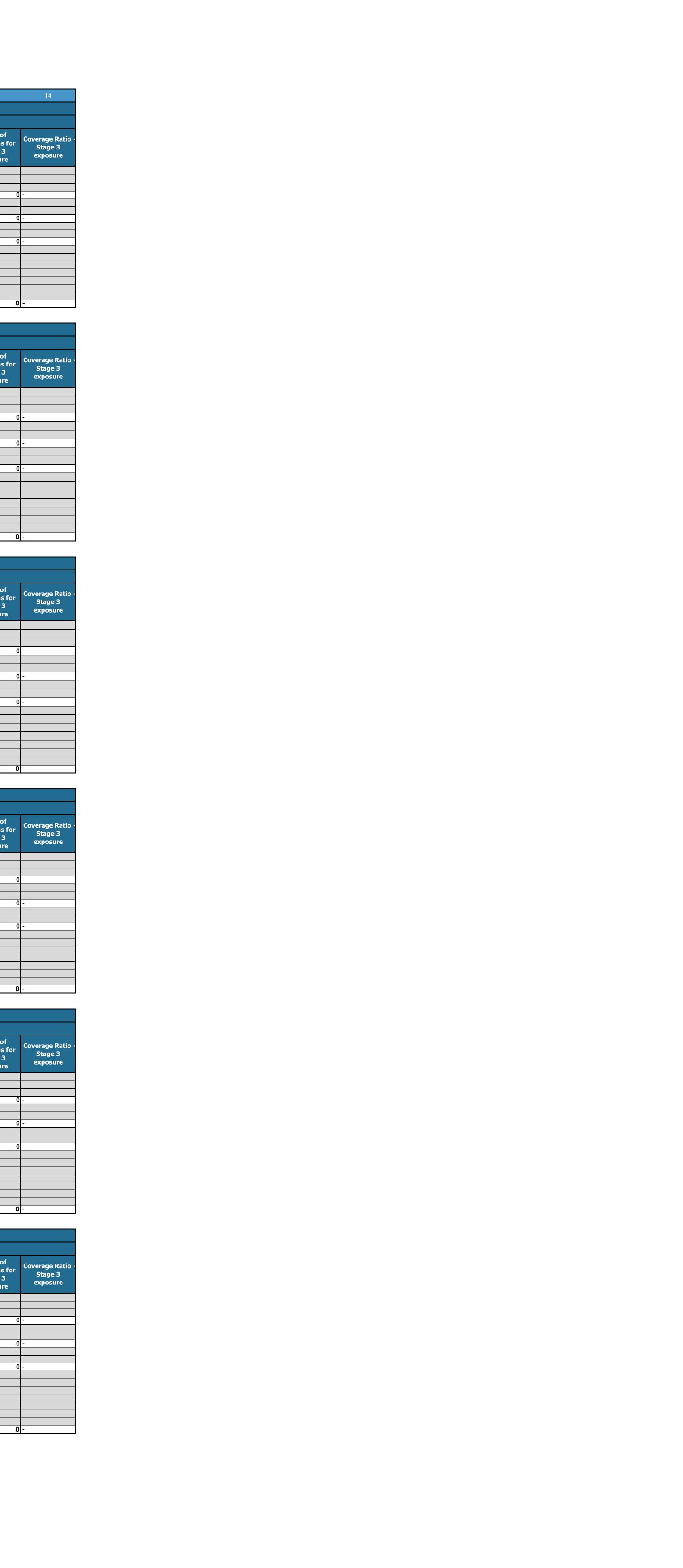
									Morator	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0	0	0	0 0	(0 0		0 0	C	<u>) (</u>	<u>, (</u>	0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0	0	0	0 0	(0 0		0 0	00	<u>) (</u>	<u>,</u>	0 -
62		Retail - Secured on real estate property														
63	SPAIN	Retail - Secured on real estate property - Of Which: SME					-									
64	SFAIN	Retail - Secured on real estate property - Of Which: non-SME	L	0	0	0	0	0 0	(0 0		0 0	C	<u>) </u>	<u>/</u> (0 -
65		Retail - Qualifying Revolving												4		
66		Retail - Other Retail												4		
67		Retail - Other Retail - Of Which: SME												4		
68		Retail - Other Retail - Of Which: non-SME												4		
69		Equity												4		
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	4 '	0	0	0	0	0 0		0 0		0 0	0	ס נ	/	0 -

									31/1	.2/2020						
			Expos	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73		Central banks														
74		Central governments														
75		Institutions														
76		Corporates		0	0	0		0 0		0 0	(0	0	<u>/</u> 0'	(0 -
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail		0	0	0)	0 0		0 0	() 0	0	<u>/ 0</u>	(0 -
80		Retail - Secured on real estate property														
81 82	GERMANY	Retail - Secured on real estate property - Of Which: SME														
82	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	0 0		0 0	() 0	0	<u>/ 0</u>	(0 -
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL		0	0	0) (0 C	(0 0	() 0	0	/ O '	0	D -

									Morator	ria - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates)	0	0 ()	0 0		0 0	0	0 0	0 0	0		ე -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	()	0	0 ()	0 0		0 0	C	0 0	0 0	0	(J -
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME	()	0	0 ()	0 0		0 0	C	0 0	0 0	0	(J -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	(0 (0 0		0 0		0 0	0	0	0 0	0	(J-

	3	4	5	6	7	8	9	10	11	12	13	14
					Moratori	a - Actual						
					31/12	2/2020						
	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
0	C	0	0 0	0 0	0	0	0	0	0	0	0	-
0	C		0 0	0 0	0	0	0	0	0	0	0	-
0				0	0	0	0	0	0	0	0	-
0	C	0	0 (0 0	0	0	0	0	0	0	0	-
0	0	D	0 0	0	0	0	0	0	0	0	0	-

Moratoria - Actual



EBA	EUROPEAN BANKING AUTHORITY
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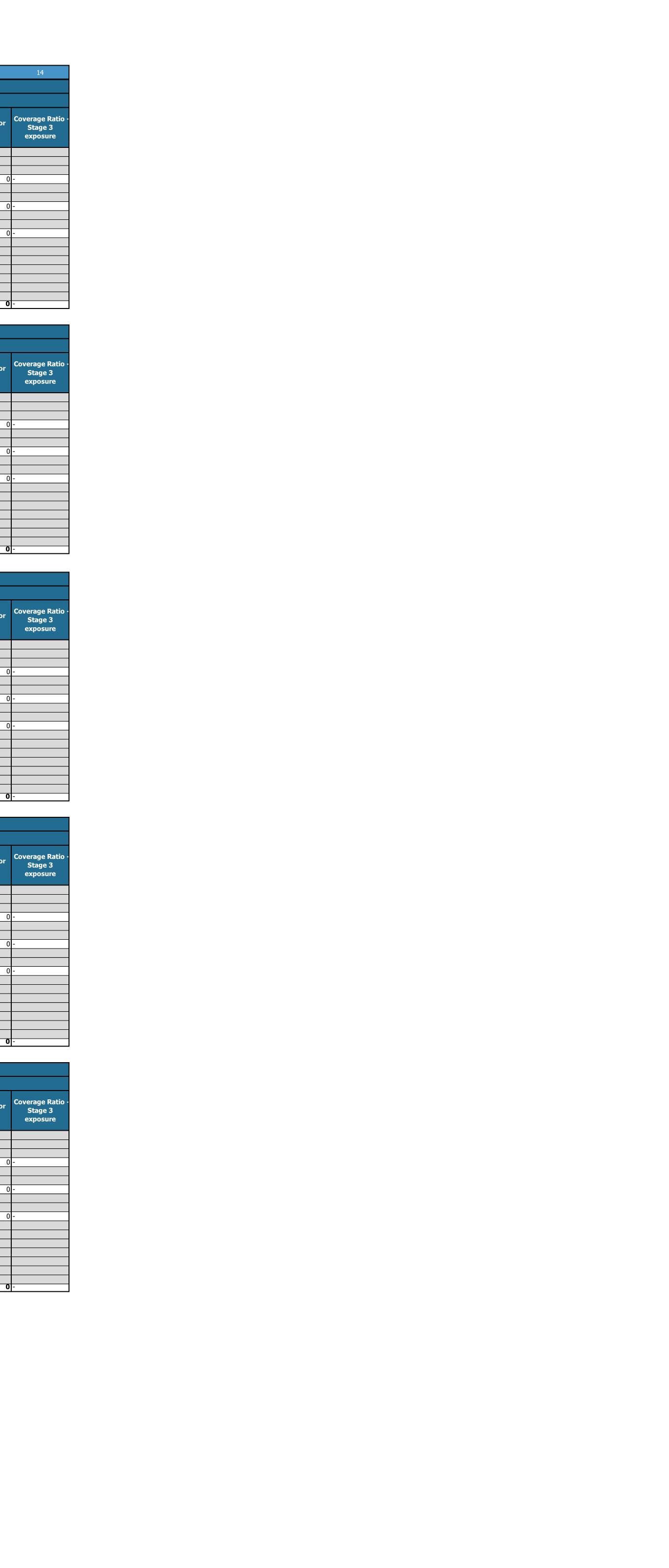
		_														
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	2/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks														
110		Central governments														
111		Institutions														
112		Corporates		0	0	0	0	0 0		0 0	() (0 0	0	C	0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		0	0	0	0	0 0		0 0) (C	0	C	0 -
116		Retail - Secured on real estate property														
117	N.A.	Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0	() (C	0	C	0 -
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL		0	0	0	0	0 0		0 0) (0	0	0	J -

					Moratoria - Actual													
									31/1	.2/2020								
			Exposı	ire values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R		
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur		
127		Central banks																
128		Central governments																
129		Institutions																
130		Corporates		0	0	0 C		0 0		0 0		0 () (0 0	(0 -		
131		Corporates - Of Which: Specialised Lending																
132		Corporates - Of Which: SME																
133		Retail		0	0	0 0		0 0		0 0		0 () (0 0	(0 -		
134		Retail - Secured on real estate property																
135	N.A.	Retail - Secured on real estate property - Of Which: SME																
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0		0 0		0 0		0 () (0 0	(0 -		
137		Retail - Qualifying Revolving																
138		Retail - Other Retail																
139		Retail - Other Retail - Of Which: SME																
140		Retail - Other Retail - Of Which: non-SME																
141		Equity																
142		Securitisation																
143		Other non-credit obligation assets																
144		IRB TOTAL		0	0	0 0		0 0		0 0		0 0		0	(0-		

									Morato	rid - Actual						
									31/1	L2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	(D	0 (0 (0	0 0)	0 0		0 0) (0	0) -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	(0	0 (0	0	0 0)	0 0		0 0) (0	0) -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME	()	0 (0 (0	0 0)	0 0		0 0) (0	0	- ز
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL			0 (0	0 0		0 0		0 0	0	0	0	/

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	(D	0	0	0	0 0		0 0		0 () (י <u>ר</u> ו)	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	(D	0	0	0	0 0		0 0		0 () (י רי)	0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(D	0	0	0	0 0		0 0		0 () (л <u>с</u>)	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180					0		0	D 0		0 0		0 0	ין 📃 📃 ור	/		0 -

										Moratoria	- Actual						
										31/12/	/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria		which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C)	0	0	0 (0 0	0	0		0 (0 0	0	(0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		C)	0	0	0 (0 0	0	0		0 (0 0	0	(0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME		C)	0	0	0 (0 0	0	0		0 (0 0	0	(0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0		0 0	0	0	0		0 0	0	0		0 -



	BA EUROPEAN BANKING AUTHORITY						2021 E	U-wide	Stress T	est: Cr Banque Po			D-19 IRI	B			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	antees - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio - Stage 3
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates			0 () (0	0	0 0		0 0		0	0 0	0 0	· 0	, -
5		Corporates - Of Which: Specialised Lending) () (0	0	0 0		0 0		0	0 0	0 0	0	<i>i</i> –
6		Corporates - Of Which: SME		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
7		Retail		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
8		Retail - Secured on real estate property		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
9	La Banque Postale	Retail - Secured on real estate property - Of Which: SME		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
10		Retail - Secured on real estate property - Of Which: non-SME		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
11		Retail - Qualifying Revolving		() () (0	0	0 0		0 0		0	0 0	<u>)</u> <u>(</u>	0	-
12		Retail - Other Retail		() () (0	0	0 0		0 0		0	0 0	0 0	0	j -
13		Retail - Other Retail - Of Which: SME		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
14		Retail - Other Retail - Of Which: non-SME		() () (0	0	0 0		0 0		0	0 0	0 0	0	, -
15		Equity															
16		Securitisation															
17		Other non-credit obligation assets					-				-						
18		IRB TOTAL		() () (0	0 0		D 0		0	0 0) 0	0	, -

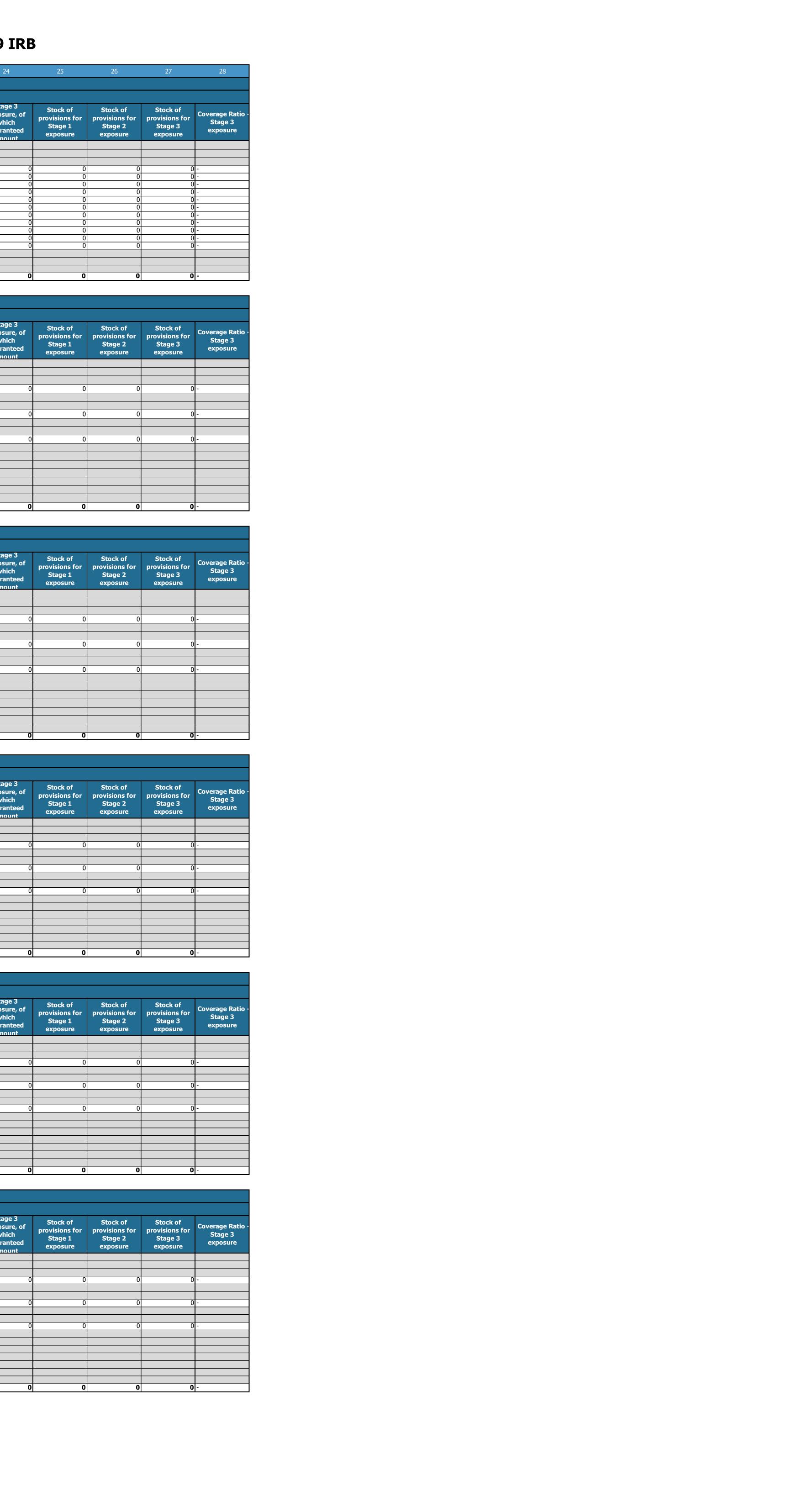
								Public guara	antees - Actual						
								31/1	2/2020						
		Ехро	sure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ra Stage 3
	(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates		0	0	0	0	0 0	(0 0	(0 0	C	0) (ე -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0 0	(0 0	(0 0	C	0) (ა -
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(0 0	(0 0	C	0) (ე -
	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		0	0	0	0	0 0	(0 0	C) 0	0	0		<u>ງ</u> -

								Public guara	intees - Actual						
								31/12	2/2020						
		Exposi	ire values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num	(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37	Central banks														
38	Central governments														
39	Institutions														
40	Corporates		0	0) (0	0 0	(0 0	C	00	0	0	(<u>) -</u>
41	Corporates - Of Which: Specialised Lending														
42	Corporates - Of Which: SME														
43	Retail		0	0) (0	0 0	(0 0	C	0 0	0	0	(<u>)</u> -
44	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
46	Retail - Secured on real estate property - Or Which: hon-SME		0	0) (0	0 0	(0 0	C	00	0	0	(<u>) -</u>
47	Retail - Qualifying Revolving														
48	Retail - Other Retail														
49	Retail - Other Retail - Of Which: SME														
50	Retail - Other Retail - Of Which: non-SME														
51	Equity														
52	Securitisation														
53	Other non-credit obligation assets									-		-			
54	IRB TOTAL		U	<u> </u>) (0	U 0	C	0 ו	0	0	0	0		<u>」-</u>

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	()	0)	0	0 0	(0 0		0 0	0 0	0		0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	()	0)	0	0 0	(0 0		0 0	0 0	0		0 -
62		Retail - Secured on real estate property														
63	CDATN	Retail - Secured on real estate property - Of Which: SME														
64	SPAIN	Retail - Secured on real estate property - Of Which: non-SME	()	0)	0	0 0	(0 0		0 0	0 0	0 0		0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	C		0		0	0 0	(0 0) 0	0	0		D -

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(mln I	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		0		0 (0	0 0	(0 0		0 0	0	C)	0 -
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		0		0 (0	0 0	(0 0		0 0	0	C)	0 -
	Retail - Secured on real estate property															
GERMANY	Retail - Secured on real estate property - Of Which: SME															
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0		0 (0	0 0	(0 0		0 0	00	C)	0 -
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		0		0 0		0	0 0	C	0		0 0	0	0		D -

									Public guara	antees - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91		Central banks														
92		Central governments														
93		Institutions														
94		Corporates		0	0	0	0	0 0		0 0		0 (0 0	0	(0 -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail		0	0	0	0	0 0		0 0		0 0	0 0	0	(0 -
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0 0		0 0		0 0	0 0	0	(0 -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Equity Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL		0	0 0		0	0 0		0 0		0 0) 0	0	() -



AUTHORITY									edit risk						
		15	16	17	10	10		Banque Po		22	24	25	26	27	
		15	16	17	18	19	20	21	22	23	24	25	26	27	
									antees - Actual						
								31/1	.2/2020						
		Exposu	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	-
	(mln EUR, ۱۹	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks						amount		amount		amount				
	Central governments														
	Institutions														
	Corporates		0	0	0 0) (0 0		0 0		0 0	/0	<u>0</u>	//	0
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		U	U		(0		0		0 1	0		·	0
	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 - Secured on real estate property - Of Which: non-SME		0	0					0 0			r			0-
	Retail - Qualifying Revolving						, 0		0					<u> </u>	5
	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														
								Public guar	antees - Actual						
								31/1	.2/2020						
		Exposu	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of		.2/2020 Stage 2 exposure, of	Stago 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	
	(min ELID - 0		ure values F-IRB	Risk expos A-IRB	sure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed	31/1 Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	(min EUR, %		1				exposure, of which	Stage 2	Stage 2 exposure, of which		exposure, of which	provisions for	provisions for	provisions for	. (
	Central banks		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	. (
	Central banks Central governments		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	. (
	Central banks		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 -
	Central banks Central governments Institutions		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 -
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- C C C C C C C C C C C C C C C C C C C
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	- (0 - 0 -
-N A	Central banks 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		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 -
N.A.	Central banks 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 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks 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 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks 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 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks 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 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks 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 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: SME		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	Central banks 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 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME		1				exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

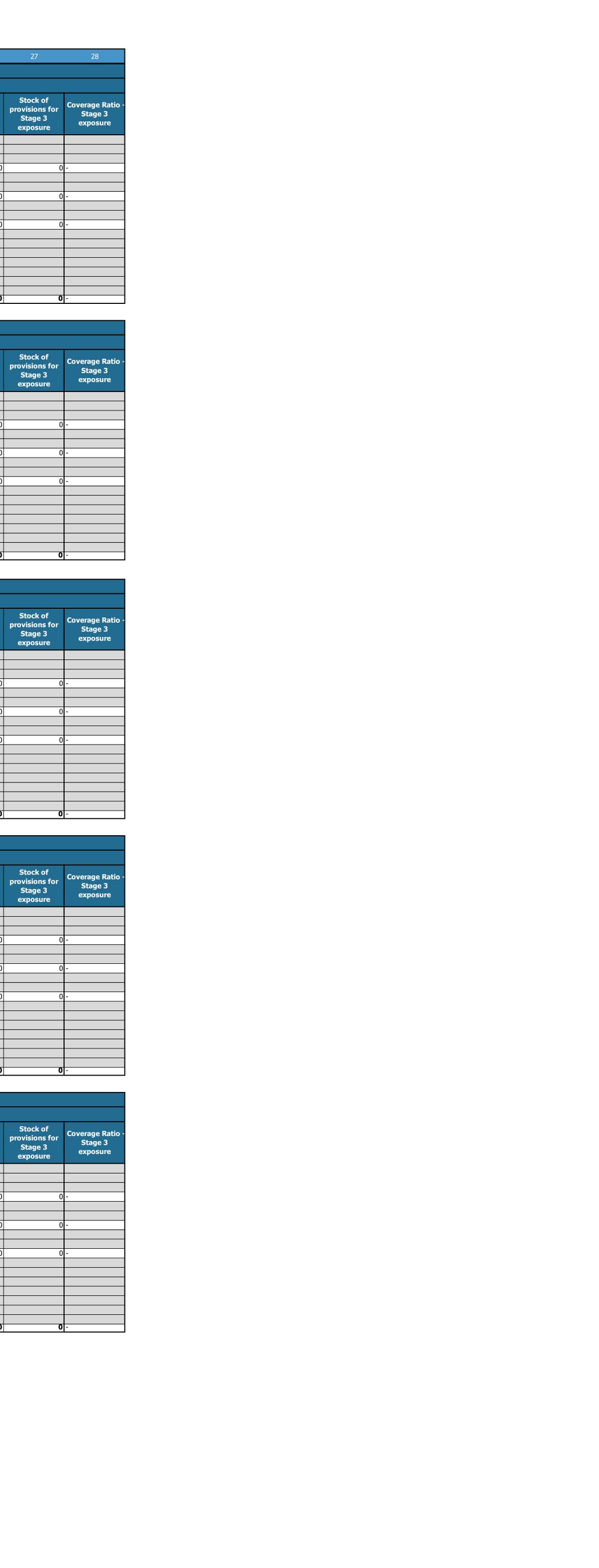
									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	C)	0	0	0	0 0		0 0	() (0 0	0		0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN. <i>P</i> .	Retail - Secured on real estate property - Of Which: non-SME	C)	0	0	0	0 0		0 0	() () 0	0		0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0		0	0	0	0 0		0 0	() (0	0	(0 -

									Public guara	antees - Actual						
									31/1	2/2020						
			Ехро	sure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio Stage 3
Row Num		(mln EUF	, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 0		0 0		0 0	0 0) (0 () -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 0		0 0		0 0	0 0) (0 () -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0		0 0) () (0 () -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176	Retail - Other Retail - Of Which: non-SME Equity Securitisation	Retail - Other Retail - Of Which: non-SME														
177																
178																
179		Other non-credit obligation assets														
180		IRB TOTAL		0	0	0	0	0 0		0 0		0 0				-

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	C	()	0 0		0 0	1) (0 0	0		0 -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	C	()	0 0		0 0	() (0 0	0		0 -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	C	()	0 0		0 0	() (0 0	0		0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0			0 0		0	(0 0	0		0 -

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

Public quarantees - Actual



			ľ																					
				29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
													Mor	atoria - Baseline S	Scenario									
							31/12/2021							31/12/2022							31/12/2023			
Row			(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks												-	-	-								
2		Central governments																						
3		Institutions																						
4		Corporates		0	0	0) () 0) -	(0 (0	0	0 0		0 -	0) 0		0 0	0	0	-
5		Corporates - Of Which: Specialised Lending																						
6		Corporates - Of Which: SME																					/	
7		Retail		0) (0	0 0	0 0) 0) -	(0 (0	0	0 0		0 -	0) 0		0 0	0	0'	-
8		Retail - Secured on real estate property																					/	
9	La Banque Postale	Retail - Secured on real estate property - Of Which: SME																					/	
10		Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0 0	0 0	0 0) -	(0 (0	0	<u> </u>		0 -	C	0 0		0 0	0	<u></u> 0'	-
11		Retail - Qualifying Revolving																					′	
12		Retail - Other Retail																					/	
13		Retail - Other Retail - Of Which: SME																					/	
14		Retail - Other Retail - Of Which: non-SME																					/	
15		Equity Securitisation																					/	
10		Other non-credit obligation assets																						
17		IRB TOTAL		0	0) 0) 0) -		0 (0	0	0 0		0 -	0			0 0	0	0	-
- 10									•				-	~				. · · · · · · · · · · · · · · · · · · ·			-	0	,	

EBA EUROPEAN BANKING AUTHORITY

											Mora	atoria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -		0 (0	0 ()	0 0	-	0	0	(0	0 (0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0	0 -		0 0	0	0 0)	0 0	-	0	C	()	0 (0	0 -
	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
INAIICL	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -		0 (0	0 ()	0 0	-	0	0	()	0 (0	0 -
	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		0	0	0	D	0	0 -		0 (0 (0 0		0 0	-	0	0	0		0 0	0	0 -

											Mora	itoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
m	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
<u>.</u>	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) (0	0 -	(0	0	0	0	0 0) -	C) ()	0 0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0) (0	0 -	(0	0	0	0	0 0) -	C) (0 0	0	0	-
	Retail - Secured on real estate property																					
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																					
INC ITICICANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0) (0	0 -	(0	0	0	0	0 0) -	C) (0 0	0	0	-
	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		0	0	0 0	(0	0 -	(0	0	0	0	0 0) -	0			0 0	0	0	-

											Mora	itoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stage exposu n EUR, %)		Stage 3 e exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																					
	Central governments																					4
	Institutions																					4
	Corporates		0	0	0 (0	0 -	0	() (0	0 0)	0 -	0) ()	0 0		0	<u>)</u> -
	Corporates - Of Which: Specialised Lending																					4
	Corporates - Of Which: SME																					4
	Retail		0	0	0 (0	0 -	0	0 () (0	0 0)	0 -	0) ()	0 0		0	<u>)</u> -
	Retail - Secured on real estate property																					
SPAIN	Retail - Secured on real estate property - Of Which: SME						-	-														
SFAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0 -	0	() (0	0 0)	0 -	0) ()	0 0	(0	<u>)</u> -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					4
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					4
	Securitisation																					
	Other non-credit obligation assets																					4
	IRB TOTAL		0	0	0 (0) -	0			D	0 0		0 -	0) 0		0 0	0	0	<u>ງ</u> -

					31/12/2021							31/12/2022							31/12/2023			
	(ml	Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0)	0	0 -	(0	0	0 (0 0) (0 -	0	0 0	0	00	00	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0)	0	0 -	(0	0	0 (0 0) (0 -	0	0 0	() 0	0 0	0	-
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GLAMANT	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0)	0	0 -	(0	0	0 (0 0) (0 -	0	0 0	() 0	0 0	0	-
	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		0	0	0 0		0	D -	(0	D	0 0	D 0		D -	0	0 0	0	0	0	0	-

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	C)	0) -	0)	0	0	0	0	0 -		0)	0 0	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0 0	C)	0) -	0)	0	0	0	0	0 -		0)	0 0) 0	(0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	C)	0) -	0)	0	0	0	0	0 -		0)	0 0	0 0	0	0 -
	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		0	0 0	0		0) -	0		0	0	0	0	0 -		0 0		0 0	0 0	C	0 -

EUROPEAN BANKING AUTHORITY										2021 El	J-wide	Stress ⁻	Test: Cr	edit risł		-19 IRB							
												La	Banque Pos	stale									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks	, , , ,																					
	Central governments																						
	Institutions																						
	Corporates			0 0)	0 0	0 0		0 -	0)	0	0	0 (0	-	(0	0	0 0	C	ງ -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail			0 0)	0 0	0 0		0 -	0)	0	0	0 (0	-	(0	0	0 0	C	ງ -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME			0 0		0 0	0 0		0 -	0)	0	0	0 (0	-	C)	0	0	0 0	C	ງ -
	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																						

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0	0	D -	(0 0)	0	0	0 0	-	0	0	() 0)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0	0	D -	(0 0)	0	0	0 0	-	0	0	() 0)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0	0 -	(0 0)	0	0	0 0	-	0	0	(0 0		0	0 -
	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		0	0	0 0	D	0	D -		0 0		0	0	0 0	-	0	0	C	0		D	0 -

											Mora	itoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 cposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0		0	0 -	0		0	0	0	0 () -	(0 0	(0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(0 0)	0	0 -	0)	0	0	0	0 () -	(0 0	(0	0	0	-
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0 0)	0	0 -	0	(0	0	0	0 () -	(0 0	(0	0	0	-
	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							0					•									
	IRB TOTAL	0	0	C	0 ונ		U	U -	0		U	U	U	U C) -	C C	0 J		0	0	0	-

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(0 0	-	(0 0		0	D	0	0 -	0	0		0 0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (0 0	0	(0 0	-	(0 0		0		0	0 -	0	0		0 0	0	0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (0 0	0	(0 0	-	(0 0		0)	0	0 -	0	0		0 0	0	0) -
	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			0 0	0	C	0	-	C) 0		0			D -	0	0		0 0	0	0	-

											Mora	atoria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage exposu EUR, %)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -		0	0	0 (0 0	0	-	C) C)	0 (0 0	(0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0	0 -		0	0	0 (0 0	0	-	C) C)	0	0 0	(0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -		0	0	0 (0 0	0	-	C) C)	0	0 0	(0 -
	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		0	0	U	וט	U	U -			U	U 0	0	0	-	0	0		טן (0	C	<u>u</u> -

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

																Lu	Danque i C	ostaic													
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																Public guarantees	s - Baseline Scen	nario													
						31/12	2/2021									31/1	12/2022									31/1	2/2023				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	_ Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1	exposure, of which	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	provisions for	r provisions fo	r Coverage Ratio	- Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	f provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1	exposure, of	Stage 2	exposure, of	Stage 3	exposure, of	provisions for	r provisions for	provisions for	Coverage Ratio -
w		exposure		exposure	which guaranteed	Stage 3 exposure	which	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which	exposure	which	exposure	which	Stage 1	Stage 2	Stage 3	exposure	exposure	which guaranteed	exposure	guaranteed	exposure	wnich guaranteed	Stage 1	Stage 2	Stage 3	exposure
JM	(mln EUR, %	6)	guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure			guaranteed amount		guaranteed amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
1	Central banks																														
2	Central governments																														
3																															
4	Institutions Corporates		0 () 0	0	0 0) (0	0	0	0 -		0	0	0	0	0	0	0 (0 0) -	0	C	0	0 0	0	0 0		0 0	1	0 -
5	Corporates - Of Which: Specialised Lending																														
5	Corporates - Of Which: SME																														
7	Retail		0 0	0	0	0 0) (0	0	0	0 -		0	0	0	0	0	0	0 (0 0) -	0	0	0	0 0	0	0 0		0 0	<u> </u>	0 -
8	Retail - Secured on real estate property																													4	
La Banque Postale	Retail - Secured on real estate property - Of Which: SME																			_									4	·	4
	Retail - Secured on real estate property - Of Which: non-SME																												4	4	
1	Retail - Qualifying Revolving																												4	t	4
2	Retail - Other Retail											_																	4	t	4
	Retail - Other Retail - Of Which: SME																														
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6	Equity Securitisation																														4
7	Other non-credit obligation assets																														
8	IRB TOTAL		0 (0	0	0		0	0	0	0 -		0	0	0		0	0	0 0) _	0	0		0 0		0 0		0 0		0 -
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EBA EUROPEAN BANKING AUTHORITY

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	(mln EUR,	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
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	Corporates - Of Which: Specialised Lending																													
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	Retail - Secured on real estate property - Of Which: SME																													
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							31/1	12/2021									31/1	2/2022									31/12	/2023			
w m		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposure	for provisions Stage 3	for Stage 3	io - Stage 1 exposure	Stage 1 exposure, o which guarantee amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
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	Institutions Corporates																														
	Corporates		0	0	0	0		0 (0	0	0	0 -		0	0 (0		0	0	0 C)	0 -		0 0)	0 0	0	0		<u>ງ</u> 0	0 -
	Corporates - Of Which: Specialised Lending																														
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	Retail		0	0	0	0		0 (0	0	0	0 -		0	0 (0		0	0	0 C)	0 -		0 0)	0 0	0	0		<u>ງ</u>	0 -
	Retail - Secured on real estate property																														
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	Retail - Qualifying Revolving																													4	
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	Other non-credit obligation assets																														
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																Public guarantees	- baseline Scena	driu													
						31/12	2/2021									31/12	2/2022									31/12	2/2023				
ow um	(mln EU	Stage 1 exposure IR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
5	Central banks																														
56	Central governments Institutions Corporates																														
57	Institutions																														
58	Corporates		0 0		0 0	0	0 0	0 0	0 0	0 0	-	0) (0	0 0	0 0		0 (0 0	0 0	-	0	0	0	0 0	0	0	0	0	0	J -
59	Corporates - Of Which: Specialised Lending																														
50	Corporates - Of Which: SME																														
51	Retail		0 0	(0 0	0	0 0	0 0	0 0	0 0	-	0) (0	0 0	0 0)	0 (0 0	0 0	-	0	0	0	0 0	0	0	0	0	0	J –
62	Retail - Secured on real estate property																														
SPAIN	Retail - Secured on real estate property - Of Which: SME																														
57AIN	Retail - Secured on real estate property - Of Which: non-SME		0 0	(0 0	0	0 0	0 0	0 0	0 0	-	0) (0	0 0	0 0)	0 (0 0	0 0	-	0	0	0	0 0	0	0	0	0	0	J -
65	Retail - Qualifying Revolving																														
66	Retail - Qualifying Revolving Retail - Other Retail																														
67	Retail - Other Retail - Of Which: SME																														
68	Retail - Other Retail - Of Which: non-SME																														
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70	Equity Securitisation																														
71	Other non-credit obligation assets IRB TOTAL																														
72	IRB TOTAL		0 0		0 0	0	0 0) 0) 0) 0	-	0) (0) 0	0 0)	0 0	0 0) 0	-	0	0	0	0	0	0	0	0	0	

																Public guarantees	- Baseline Scena	rio													
						31/1	12/2021									31/1	2/2022									31/	12/2023				
Row Num		Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																												4′	(4
74	Central governments										-																		4′	(4
/5 76	Institutions		0	0 0	n	0	0 0				0_		0	0	0	0 (0 0		0		0		0	0		0	0		1	0-
70	Corporates Corporates - Of Which: Specialised Lending		0 0			0	0 0	,	0	,	0-			0	0	0 (0 0	0	0	-	0		0	0		0	0		L	4
77	Corporates - Of Which: SME																												4		
79	Retail		0 0	0 0	0	0	0 0) (0 0)	0 -		0	0	0	0 (0 0	0	0	-	0		0	0		0	0	0	r r	0-
80	Retail - Secured on real estate property		<u> </u>				<u> </u>	/										° °													
	Retail - Secured on real estate property - Of Which: SME																														
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 C	0	0	0 0) (0 0)	0 -		0	0	0	0 (0 0	0 0	0	-	0		0	0		0	0	J C	ر آ	J-
83	Retail - Qualifying Revolving																														
84	Retail - Other Retail																														
85	Retail - Other Retail - Of Which: SME																														
86	Retail - Other Retail - Of Which: non-SME																														
87	Equity																														
88	Securitisation																												4	·	
89	Other non-credit obligation assets					-													-	-				-	-					(
90	IRB TOTAL		0 0	0 0	ן	0	0 0		0 0		0 -			0	0	0 0		0 0	0	0	-	0		0	0		0	0	<u> </u>	0	/-
																Public guarantees	- Baseline S <u>cena</u>	rio													

							31/1	12/2021									31/:	12/2022									31/1	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3 exposure	Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates		0	0	0	0)	0 0)	0	0	0 -		0	0	0	0	0 0	0 0		0) -	0	0		0 0		0 0	0	0 0	0 -	
95	Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail		0	0	0	()	0 0)	0	0	0 -		0	0	0	0	0 0	0 0		0) -	0	0		0 0		0 0	0	0 0	0 -	
98	Retail - Secured on real estate property																															
⁹⁹ N.A.	Retail - Secured on real estate property - Of Which: SME																															
100 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	()	0 0)	0	0	0 -		0	0	0	0	0 0	0 0		0) -	0	0		0 0	(D C	C	0 0	0 -	
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Equity																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL		0	0	0	C		0 0		0	0	0 -		0	0	0	0	0 0	0 0		0) -	0	0		0 0	() 0	0	0	0 -	

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

Public quarantees - Raseline Scena

BANKING AUTHORITY															2021 E	U-wide		Fest: Cr Banque Po)-19 IR	В										
		50	5	1 !	52 !	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
																	Public guarantees	s - Baseline Scena	ario													
							31/12/2	2021										2/2022									31/12	2/2023				
		Stag expos (mln EUR, %)	sure guara	le 1 Jre, of Sta ich expo nteed	age 2 expos osure guara	tage 2 osure, of vhich ranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cov
	Central banks				am	nount		amount						amount		amount		amount						amount		amount		amount				T
	Central governments																															
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	Corporates - Of Which: Specialised Lending																															
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	Other non-credit obligation assets																															
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							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
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	Retail - Secured on real estate property - Of Which: non-SME		0	0)	0	0 0	0	0	0	0 -)	0 0	0	0	0	0	0	0	-	(0	0	0	0	0 0) (0 0	
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							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
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7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
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2	Retail - Secured on real estate property																															
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5	Retail - Qualifying Revolving																															
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3	Retail - Other Retail - Of Which: non-SME																															
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	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
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	Corporates		0	0	0	0	0 0	0 0	0 0		0	0 -	(0 (0	0 0	0 0	0	0	0 0	0 0	-	0	()	0 0		0	0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																														
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							31/1	12/2021									31/12	2/2022									31/1	2/2023				
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	Central banks																															
182	Central governments Institutions Corporates																															
183	Institutions																															
184	Corporates			0 0	0 0	0	0	0	0	0	0) -	0	0	(0	0		0	0 0	0) –	0	0		0 0)	0 0) (0 0	0	ე -
185	Corporates - Of Which: Specialised Lending																															
186	Corporates - Of Which: SME																															
187	Retail			0 0	0	0	0	0	0	0	0) -	0	0	(0	0)	0	0 0	0) –	0	0		0 0)	0 0) (0 0	0	0 -
188	Retail - Secured on real estate property																															
189 N.A.	Retail - Secured on real estate property - Of Which: SME																															
190 N.A.	Retail - Secured on real estate property - Of Which: non-SI	ME		0 0	0	0	0	0	0	0	0) -	0	0	(0 0	0)	0	0 0	0) -	0	0		0 0)	0 0) (0 0	0	0 -
191	Retail - Qualifying Revolving																															
192	Retail - Other Retail																															
193	Retail - Other Retail - Of Which: SME																															
194	Retail - Other Retail - Of Which: non-SME																															
195	Equity																															
196	Securitisation																															
197	Other non-credit obligation assets																															
198	IRB TOTAL			0 0	0	0	0	0 (0	0	0 0) -	0	0	0	0	0		0) 0	0	-	0	0		0 0		0 0	C	0 0	0	J-

		-											i Danque FO										
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
												Mo	ratoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
1	Central banks												-	-	-								
2	Central governments																						
2	Institutions																						
4	Corporates		0	0) (0 ()	0 0	-		0	0	0	0 0	(-	0	(0 0	0		0 -
5	Corporates - Of Which: Specialised Lending		· · · ·	-													-			-			
6	Corporates - Of Which: SME																						
7	Retail		0	0) (0 () (0 0	-		0 (0	0	0 0	(-	0	(0 0	C		0 -
8	Retail - Secured on real estate property																						
⁹ La Banque Postale	Retail - Secured on real estate property - Of Which: SME																						
10 La Dallyue Postale	Retail - Secured on real estate property - Of Which: non-SME		0	0) (0 (0 0	-		0	0	0	0 0	(-	0	(0 0	0	J	0 -
11	Retail - Qualifying Revolving																						
12	Retail - Other Retail																					4	
13	Retail - Other Retail - Of Which: SME																					4	
14	Retail - Other Retail - Of Which: non-SME																					4	
15	Equity																					4	
	Securitisation																						
10	Other non-credit obligation assets		0	0					-		0 0		0	0 0		_	0						0-
18	IRB TOTAL		U	U	l l			, U	-				V	0 0	l U	-	U	L L)	U U	U	<u></u>	

EBA EUROPEAN BANKING AUTHORITY

											MOI	ratoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stage exposi In EUR, %)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -	()	0	0	0	0 () -	() () ()	0 0	C	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0	0 -	()	0	0	0	0 () -	() () ()	0 0	C	0 -
	Retail - Secured on real estate property																					
FRANCE	Retail - Secured on real estate property - Of Which: SME																					
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 -	()	0	0	0	0 () -	() () ()	0 0	C	0 -
	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		0	0	0		0	0 -			0	0	0	0 0) -	C				0 0	0	0 -

											Mora	toria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	ס	0	0 0	-	0	00	() () (0 0) -	0) ()	0 0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	D	0	0 0	-	0	0	() (0 0) -	0) ()	0 0	0	0	0 -
	Retail - Secured on real estate property																					
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																					
NL IIILKLANDS	Retail - Secured on real estate property - Of Which: non-SME		0	0	D	0	0 0	-	0	0	() () (0 0) -	0) (0 0	0	0	0 -
	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		0	0			0 0	-	0	0) 0	-	0			0 0	0	0	0 -

											Mora	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUI	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0) -		0	0	0 (0	0	0 -		0 0		0 0	0	0	-
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	0) -		0	0	0 (0	0	0 -		0 0		0 0	0	0	-
	Retail - Secured on real estate property																					
SPAIN	Retail - Secured on real estate property - Of Which: SME		-							-			-				-					
SFAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0) -		0	0	0 (0	0	0 -	(0 0		0 0	C	0	-
	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		0	0	0	0	0) -		0	0	0 (D I	0	0 -	(0 0		0 0	0	0	-

					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0 ()	0 0	(0	0 -	0	0)	0 (0 0) (0 -	0) 0	(0 0	0 0	() -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 ()	0 0	(0	0 -	0	0)	0 (0 0) (0 -	0) 0	(00	00	() -
	Retail - Secured on real estate property																					
GERMANY	Retail - Secured on real estate property - Of Which: SME																					
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0 ()	0 0	(0	0 -	0	0)	0 (0 0) (0 -	0) 0	(0 0	0 0	() -
	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) (ol o			DI-	0	0		DI C			01-	0) 0	0	0 0	0	0) -

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																					
92	Central governments																					
93	Institutions																					
94	Corporates	C)	0	0 0		0	0 -	0)	0	0	00	(0 -	C) ()	0	0 0	0	0 -
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME																					
97	Retail	0)	0	0 0) (0	0 -	0)	0	0	0 0	(0 -	C) ()	0	0 0	0	0 -
98	Retail - Secured on real estate property																					
⁹⁹ N.A.	Retail - Secured on real estate property - Of Which: SME																					
100 N.A.	Retail - Secured on real estate property - Of Which: non-SME	0)	0	0 0		0	0 -	0)	0	0	0 0	(0 -	C) ()	0	0 0	0	0 -
101	Retail - Qualifying Revolving																					
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
104	Retail - Other Retail - Of Which: non-SME																					
105	Equity																					
106	Securitisation																					
107	Other non-credit obligation assets			-			-						-			-				-	-	
108	IRB TOTAL	0		0	0 0		0	0 -	0		0	0	00	C	<u>) </u>	0				0 0	0	0

EUROPEAN BANKING AUTHORITY										2021 EU	J-wide					-19 IRB							
			80	81	82	83	84	85	86	87	88	La	Banque Po		Q2	93	04	95	96	97	98	99	
			00	01	02	05	01	05	00	07	00	Marr			JZ	55	51	55	50	57		55	_
												Mora	atoria - Adverse S										<u> </u>
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	F Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r C
	Central banks																						+
	Central governments																						
	Institutions																						
	Corporates		С	0 0		0 (0 0		0 -	0)	0	0	0	0 0	-	C) ()	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		C	0		0 (0 0		0 -	()	0	0	0) (-	0) ()	0	0 (0	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0		0 (0 0		0 -	C)	0	0	0	0 0	-	C) ()	0	0 ′	0	0 -
	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																						

					31/12/2021							31/12/2022							31/12/2023			
					51/12/2021	_						51/12/2022							51/12/2025			
	(mln EU	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 (0 0)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 (0 0)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (0 () () (0	0 -	0	0		0	0	0 0	-	0	(0 0	0 0)	0 -
	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		0 0) (01-	0	0		01		0 0	-	0) 0			0 -

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
	(m	Stage exposu In EUR, %)			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	or provisions fo Stage 3	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		(0 0)	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		0	0 0		0 0	0	0) -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0	0	0 -	(0	0	0	0	0 0 -		C	0 0		0 0	0	0) -
	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								0				0										
	IRB TOTAL		U	U	0			U	U -		U	U	U		U 0-		0	0 0		0	0	0	<u> </u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	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		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	ں ار		U I			/ -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0) (0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0) -	(0 (0	0 () C	0 0	-	0) C)	0 (0 ((0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0) (0 0		0	0 -	(0 (0	0 () (0 0	-	0) ())	0 (0 ((0 -
	Retail - Qualifying Revolving																						
	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		0	0		0 0) -						0	-	0	0		0 0			0 -

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

EBA EUROPEAN BANKING AUTHORITY														2021 E	U-wide		Fest: Cr Banque Po	r edit risk ostale		0-19 IRI	B										
		1	01 10	2 10	.03 104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																Public guarantees	s - Adverse Scena	ario													
						31,	/12/2021									31/1	.2/2022									31/1	2/2023				
Row		ехр	ge 1 Stag sure guara	e 1 re, of Stag ch expo iteed	stage 2 exposure, o osure guaranteed	f Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of r provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %)	amo	unt	amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central banks																														
2	Central governments																														
3	Institutions		0	0	0	0	0	0	0	0	0		0	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	0	0 -		0	0	0	0	0	0 0	U	J	J -		,	0	0	, 	0	J	0 ()	0 -
5	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME																														
7			0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0)	0 -	()	0	0)	0	2	0 (0 -
8	Retail - Secured on real estate property																		,												
9 Lo Donguo Doctolo																															
⁹ La Banque Postale	Retail - Secured on real estate property - Of Which: non-SME																														
11	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
16	Securitisation																														
	Other non-credit obligation assets		0	0	0	0	0		0	0			0	0	0	0	0	0 0	•					0	0				0 (0_
	IRB TOTAL		U	U	U	U	U		U		u-		U	U	U	U		<u> </u>	U		'	L C	'	U		'		/		<u> </u>	u -

						24/42										24 4 2 4										21.142	12022			
						31/12	2/2021									31/12/2										31/12	2023			
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Institutions Corporates		0 (0 0)	0 0	0)	0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	۲	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 (0 0)	0 0	0)	0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	, r	0 0	0	0 -
	Retail - Secured on real estate property																													
FRANCE	Retail - Secured on real estate property - Of Which: SME																													
FRANCE	Retail - Secured on real estate property - Of Which: non-SME		0 (0 0)	0 0	0)	0	0	0 -	0	0	0	0	0	0	0 0	0	0	-	0	0	0	0	0	ſ	0 0	0	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
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	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
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	Other non-credit obligation assets IRB TOTAL																													
	IRB TOTAL		0 0) 0		0 0	0		0	0	0 -	0	0	0	0	0	0		0	0	-	0	0	0	0	0			0	0 -

																	Public guarantee	es - Adverse Scei	nario													
							31/	12/2021									31/1	12/2022									31/1	2/2023				
w m		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of r provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
7	Central banks Central governments Institutions Corporates																														/	
8	Central governments																														′	
9	Institutions																														′	
	Corporates		0	0		0	0	0	0	0	0	0 -		0	0	0 (0	0	0	0	0 () -		0 0		0	0	0 0	(0 0	0'	<u>)</u> -
1	Corporates - Of Which: Specialised Lending																														′	
2	Corporates - Of Which: SME																														′	
3	Retail		0	0		0	0	0	0	0	0	0 -		0	0	0 (0	0	0	0	0 0) -	(0 0		0	0	0 0	(0 0	0'	<u>)</u> -
4	Retail - Secured on real estate property																														′	
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME																														′	
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0 -		0	0	0 (0	0	0	0	0 () -	(0 0		0	0	0 0	(0 0	0'	<u>)</u> -
7	Retail - Qualifying Revolving																														′	4
8	Retail - Other Retail																														′	4
9	Retail - Other Retail - Of Which: SME																														′	4
	Retail - Other Retail - Of Which: non-SME																														′	4
	Equity Securitisation																														/	
2	Securitisation																														/	
	Other non-credit obligation assets							•	0	•		0						•			•										/	
4	IRB TOTAL		U	U		U		0	0	0	0	0 -		0	<u> </u>	0 0	U	0	0		0 () -	L L	0		0	J	0 0	() 0		<u>/-</u>

																	Public guarantees	s - Adverse Scena	ario													
							31/1	2/2021									31/12	2/2022									31/12	.2/2023				
tow lum		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																															
56	Central governments Institutions Corporates																															
57	Institutions																															
58	Corporates		0	0	0	0		0	0	0	0	0 -		0	0	0) (0	0	0	D	0 -	0) (0	0 0	(0 0)	0 0	0	D -
59	Corporates - Of Which: Specialised Lending																															
60	Corporates - Of Which: SME																															
61	Retail		0	0	0	0		0	0	0	0	0 -	(0	0	0) (0	0	0	0	0 -	0) (0	0 0	(0 0)	0 0	0	D -
62	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
⁶³ 64 SPAIN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0		0	0	0	0	0 -		0	0	0) (0	0	0	0	0 -	0) (0	0 0	(0 0)	0 0	0	D -
65																																
66	Retail - Qualifying Revolving Retail - Other Retail																															
67	Retail - Other Retail - Of Which: SME																															
68	Retail - Other Retail - Of Which: non-SME																															
69																																
70	Equity Securitisation																															
71	Other non-credit obligation assets																															
72	IRB TOTAL		0	0	0	0		0	0 (D	0	0 -)	0	0) 0	D	0	0 (0 -	0) (0	0 0	C	0 0		0 0	0) -

																P	ublic guarantees	- Adverse Scena	rio													
							31/1	2/2021									31/12	/2022									31/12	/2023				
/ 1		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															4
	Institutions											0																				
	Corporates		0	()	0	0	0 ()	0 () (0 -		0	0	0	0	(0 0	0	0	-	0	0	0	0	0	0	0	0	0-	1-
	Corporates - Of Which: Specialised Lending																															4
	Corporates - Of Which: SME		0			0	0	0		0		0				0			0	0			0		0	0		0	0			4
	Retail		0	()	0	0	0 ()	0 () (0 -	L C	0	0	0	0	(0 0	0	0	-	0	0	0	0	0	0	0	0		<u>-</u>
	Retail - Secured on real estate property																															4
GERMANY	Retail - Secured on real estate property - Of Which: SME		0			0	0	0	2	0		0				0			0	0			0		0	0		0	0			4
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		0	l)	0	0	0 ()	0 ()	0 -	Ĺ	0	0	0	0	l	0 0	0	0	-	0	0	0	0	0	0	0	0		<u> -</u>
	Retail - Qualifying Revolving																		_													4
	Retail - Other Retail											_							_													4
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Securitisation Other new condition biostics accests																															
	Other non-credit obligation assets IRB TOTAL		0			0	0	0		0 0		0		0			•	r	0 0								•					,
			U			U	U					ul-	U	U	U	U	0	L L	0 0	U	U	-	U	U	U	U	U	U	U	U	- 0	<u> </u>

																	P	ublic guarantees	s - Adverse Scena	rio													
								31/12	2/2021									31/1	2/2022									31/12	/2023				
Row Num			(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks																															
92		Central governments																															
93		Institutions					0			0	0	0	0		0				<u></u>								0 0						
94		Corporates		0	0		0 0	l (0	0	0	0	0 -		0	0 0	0		0	0 ()) -	0	0		0 0	0	0	0	0	- 0	-
95		Corporates - Of Which: Specialised Lending																															
96		Corporates - Of Which: SME		0			0 0			0	0	0	0		0	0	0		0	0				0	0		0 0	0	0	0	0	0	
97		Retail		0	J U		0 0	L L	J 0	0	0	0	0-		0	0 0	U		0	0			J -	0	0		0 0	0	0	U	0		-
98		Retail - Secured on real estate property																															
99	N.A.	Retail - Secured on real estate property - Of Which: SME		0			0 0	(0	0	0	0		0	0 0	0		0	0 ()	0	0		0 0	0	0	0	0	0	_
100		Retail - Secured on real estate property - Of Which: non-SME		0	5 0		0 0	() () () () () () () () () ()	J 0	0	0	0	0-		0	0 0	0		0	0 (, 	<i>J</i> =	0	U		0 0	0	0	U	0		-
101		Retail - Qualifying Revolving Retail - Other Retail																															
102		Retail - Other Retail - Of Which: SME																															
104		Retail - Other Retail - Of Which: non-SME																															
105		Fauity																															
106		Securitisation																															
107		Other non-credit obligation assets																															
108		IRB TOTAL		0	0 0		0 0	C	0 0	0	0	0	0 -		0	0 0	0	(0	0 () () -	0	0		0 0	0	0	0	0	0 -	-

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		101	. 1	02 103	3 104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	
																Public guarantees	s - Adverse Scen	ario													
						3	31/12/2021										12/2022					T				31/12	2/2023				—
		Stage expos mln EUR, %)	e 1 expos ure guara	ge 1 sure, of Stage nich expos anteed	e 2 sure sure sure sure sure sure sure sure	of Stage 3 exposure	Stage 3 Stage 3 exposure, of which guaranteed	Stock of provisions for pr Stage 1 exposure	Stock of rovisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	r Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Co
	Central banks	- , -,	am		amoun		amount						amount		amount		amount						amount		amount		amount				T
	Central governments																														T
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	Corporates		0	0	0	0	0 0	0	0	0 -		0	C) C	(0	0	0	0	0	0 -	0	C)	0 0	() 0)	0 0	C	0 -
	Corporates - Of Which: Specialised Lending																														
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	Retail		0	0	0	0	0 0	0	0	0 -		0	C) C	(D	0	0	0	0	0 -	0	C)	0 0	(0 0)	0 0	0	0 -
	Retail - Secured on real estate property																														Τ
N.A.	Retail - Secured on real estate property - Of Which: SME																														Λ
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0	0 -		0	C) C	(0	0	0	0	0	0 -	0	C)	0 0	(0 0)	0 0	C	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
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	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
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	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -		0	0	0	0		0	0	0	0	0 -	0	0		0 0	C	0		0	0	J -

																P	ublic guarantees	- Adverse Scena	ario													
							31/12	2/2021									31/12	2/2022									31/1	2/2023				
w m		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
/	Central banks																															
8	Central governments																															4
9	Institutions Corporates Corporates - Of Which: Specialised Lending																															
0	Corporates		(0 0	0	(0 0	00	0 (0 0	() -	0	0	0	0	0		0 0	0 0	0	-	0	(0(0		0 0	0	0	0 0	0 -
1	Corporates - Of Which: Specialised Lending																															
2	Corporates - Of Which: SME																															
3	Retail		(0 0	0	(0 0	00	0 (0 0	() -	0	0	0	0	0		0 (0 0	0	-	0	(0 0	0		0 0	0	0	0 0	0 -
4	Retail - Secured on real estate property																															
5 N.A	Retail - Secured on real estate property - Of Which: SME																															
6	Retail - Secured on real estate property - Or Which, hor-ship	E	(0 0	0	(0 0	0	0 (0 0	() -	0	0	0	0	0		0 0	0 0	0	-	0	() (0		0 0	0	0	0 0	0 -
7	Retail - Qualifying Revolving																															
8	Retail - Other Retail																															
9	Retail - Other Retail - Of Which: SME																															
0	Retail - Other Retail - Of Which: non-SME																															
1	Equity																															
2	Securitisation																															
3	Other non-credit obligation assets																															
4	IRB TOTAL		0	0	0		0	0) 0	0) -	0	0	0	0	0		0 0) 0	0	-	0	0	C	0		0	0	0	0	0 -

																		Public guarantee	s - Adverse Scena	ario													
								31/1	.2/2021									31/1	2/2022									31/12/	/2023				
Row Num			(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks																										4		/	V		
146		Central governments																										4/		V	V	/	
147		Institutions																										4			V		
148		Corporates		0	0 0		0 0)	0 0	0	0	0	0 -		0	0	0	0	0	0 0	0	0	-	0	0		0 0	/ 0	0	0	0	0	J -
149		Corporates - Of Which: Specialised Lending																															
150		Corporates - Of Which: SME																										<u> </u>		V			
151		Retail		C	0 0		0 0		0 (0	0	0	0 -		0	0	0	0	0	0 0	0	0	-	0	0		0 0	0	0	0	0	C C	ე -
152		Retail - Secured on real estate property																												Y			
153	N.A.	Retail - Secured on real estate property - Of Which: SME																												/			
154	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0 0		0 0)	0 (0	0	0	0 -		0	0	0	0	0	0 0	0	0 -	-	0	0		0 0	0	0	0	0	<u>ר</u>	ე -
155		Retail - Qualifying Revolving																															
156		Retail - Other Retail																															
157		Retail - Other Retail - Of Which: SME																															
158		Retail - Other Retail - Of Which: non-SME																															
159		Equity																															
160		Securitisation																															
161		Other non-credit obligation assets																															
162		IRB TOTAL		0	0		0 0		0 0	0	0	0	0 -		0	0	0	0	0	0 0	0	0	-	0	0		0	· 0	0	0	0	0	- ار

																Public guarantees	s - Adverse Scena													
						31	l/12/2021									31/12	2/2022									31/1	2/2023			
	(ml	Stage 1 exposure 1 EUR, %)	exposu re guarar amo	rre, of Stage ch exposu	whi	re, of Stage 3 ch exposure nteed	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
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	Corporates		0	0	0	0	0	0	0	0	0 -	C	0	0	0 0	0 (0	0	0 0) () –	0)	0	0 0		0	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0	0	0	0	0	0 -	C	0	0	0 0) ()	0	0 0) () –	0)	0	0 0		0	0 0	0	0 -
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0 -	C	0	0	0 0	0 (0	0	0 0) () –	0)	0	0 0		0	0 0	0	0 -
	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		0	0	0	0	0	0	0	0	0 -	0	0	0				0	0 0		-	0		0	0 0		0	0	0	0 -

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																														
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	Corporates		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0			0 0	0 (0 0	(0 0	C	ა -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0)	0 0	0 (0 0	(0 0	C	ე -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN./A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0	0 0)	0	0 -	0	0	0	0	0		0 0	0	0	-	0	()	0 (0 (0 0	(0 0	C	ა -
	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		0	0	0 0	0	0	0		0	0 -	0	0	0	0	0		0 0	0	0	-	0			0	0 0	0 0	(0	0	<u> </u>

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

Public quarantees - Adverse Scenario

		1	2	3	4	La Banque	Postale	7	8	9	10	11	12
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure		a - Actual 2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ra Stage 3
	(mln EUR, Central banks Central governments Regional governments or local authorities	%) 			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposur
	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	2,10	7 1,626	1,562	2 1,512	572	2 561	43	3 42	5	51	14	32
La Banque Postale	of which: SME Retail of which: SME Secured by mortgages on immovable property	7	9 48	65	5 47	12		3	3 3	0	1	. 1	2
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	1,32	0 351	552	2 522	749) 721 	37					
	Securitisation Other exposures Standardised Total	4,04	1 934	2,644	ł 2,523	1,399		1	3 91	6	65	5 24	
			Risk exposure	Stage 1	Stage 1	Stage 2	31/12 Stage 2	a - Actual 2/2020	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min EUR, Central banks Central governments	<pre>Exposure values %) </pre>	amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions												
FRANCE	Corporates of which: SME Retail of which: SME	2,10		1,562 65				43	3 42 3 3	5	51	14 14 1	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	1,32	0 351	552	2 522	749	721	37	36	1	1:	. 7	1
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		1 934	2,644	¥ 2,523	1,399) 1,354	93	3 91		65	5 24	
	Standardised Fotal	4,04	1 334	2,011	r <u>2,323</u>	1,595	Moratoria	a - Actual 2/2020	j <u>91</u>			ר 2	1
	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposi
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME Retail		0 0	С С	0 0	C	0 0	(C C C	0	(0 0 0 0	- -
NETHERLANDS	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	C) 0	0	0 0	() C	0	(0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total		0 0	C) 0	C) 0 Moratoria	a - Actual) C	0	() C	-
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12 Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage F Stage
	(mln EUR, Central banks Central governments Regional governments or local authorities	%) 			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposu
	Public sector entities Multilateral Development Banks International Organisations Institutions												
SPAIN	Corporates of which: SME Retail of which: SME		0 0 0 0	C C	0 0	0	0 0	() C C C	0	() 0 0 0 0	- - -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	C	0	C	0 0	() C	0	() C	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures												
	Standardised Total		0 0	C	0	0		a - Actual) C	0	(0 0	-
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	2/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage R Stage exposu
	(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	%0.)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
	International Organisations Institutions Corporates of which: SME		0 0	C	0 0	0	0 0	(0	(0 0	
GERMANY	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0 0 0	C	0		0			0) 0	- - -
	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		0 0			0							

	14	15	16	17	18	19	20	21	22	23	24
					Public guarant	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
-											
20	0	512	462	385	349	33	29	1	4	4	11.30%
20 85	0	317	287	157	141	14	13	0		2	14.30%
.60 .60	1	89	80	71	65	2		0		1	37.25%
.60 0	1	89	80 0	71 0	65 0	2		0			37.25%
0	0	0	0	-	0	0		0			
	-				-		-				
_											
	1	601	F42	456	414	24	21	1	F		12.450
)81	1	601	543	456	414	34	31	1	5	4	12.45%
					Public guarant	tees - Actual					
					31/12/						
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
es	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure

Exposure values

posure values

Exposure values

es	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
_											
_											
-											
920	0	512	462	385	349	33	29	1	4	4	11.30%
185	0	317	287	157	141	14	13	0	1	2	14.30%
60	1	89	80	71	65	2	1	0	1	1	37.25%
60	1	89	80	71	65	2	1	0	1	1	37.25%
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
-											
_											
)81	1	601	543	456	414	34	31	1	5	4	12.45%

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
0	0	0	0	0	_	0	-	0	0	0	-
0	0	0	0	0	0	0	-	0	-	0	-
0	0	0	0	0	0	0	-	0	0	-	-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0		0		-	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

					Public guarar	ntees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	-	0	0	°,		0	0	0	
0	0	0	-		0			0	0	0	
0	0	0	-	0	0			0	0	0	
0	0	0	-	Ũ	0			0	0	0	
0	•	0			0			0	0	0	
-											
0	0	0	0	0	0	0	0	0	0	0	_

					31/12	/2020					
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	°	-
0	0	0	-	0	0	0	0	0	°,	C	·
0	0	0	0	0	0	0	0	0	0	C	, -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	C) -

Public guarantees - Actual

EB	EUROPEAN BANKING AUTHORITY		20	21 EU-1	wide S		est: Cr La Banque	edit ris Postale 6	k COV]	(D-19 S 8	5 TA 9	10	11	12
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	a - Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
106 107 108 109 110		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks				moratoria		moratoria		moratoria	exposure	exposure	exposure	
111 112 113 114 115 116 117 118 119 120 121	N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0 0	C	0		0 0 0	(0	0	0		- - - - - - - - - - - -
122 123 124 125 126		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	 C	0		0	(0	0	0) -
Row Num			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure		a - Actual /2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
127 128 129 130 131 132 133		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	6)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
134 135 136 137 138 139 140 141 142 143 144 145	N.A.	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-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) -
146 147		Other exposures Standardised Total	0	0	C	0	(0 0 Moratoria 31/12	a - Actual	0	0	0	(-
Row Num 148 149		(min EUR, % Central banks Central governments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149 150 151 152 153 154 155 156 157 158	N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	 0 0		0		0 0	(0	0	0		- - <td< td=""></td<>
159 160 161 162 163 164 165 166 167		Secured by mortgages on immovable property of which: non-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	0			0		0		0	0	0		
Bour				Risk exposure	Stage 1	Stage 1 exposure, of	Stars 2	31/12 Stage 2	a - Actual /2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
169 170 171		(min EUR, % Central banks Central governments Regional governments or local authorities	Exposure values	amounts	Stage 1 exposure	which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
172 173 174 175 176 177 178 179 180 181	N.A.	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	 0 0		0		0 0 0		0	0	0		- -
182 183 184 185 186 187 188		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												
188		Standardised Total	0	0	С С	0		31/12	(a - Actual /2020	0	0 Stock of	0 Stock of		-
Row Num 190 191 192 193 194		(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Exposure values (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
195 196 197 198 199 200 201 201 202 203	N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0 0 0		0		0 0 0		0	0	0		Image: state
203 204 205 206 207 208 209		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												
210		Standardised Total	0	0	C	0	(0	0	0) -
Row Num 211 212 213 214 215		(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
216 217 218 219 220 221	N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	C	0		0 0	(0	0	0) -
221 222 223 224 225 226 227 228 229 230 231	N.A.	Secured by mortgages on immovable property of which: non-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				0				0	0	0) -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	U	0	0	0	0	U	-
	amounts	amounts exposure amounts constant constant	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image: Image:</br></td> <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure<!--</td--><td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposure<</td><td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td><td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposure<</td><td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock</td></td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of 	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposure<</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposure<</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposure<	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure, of which guaranteed amountStage 1 exposureStock of provisions for Stage 1 exposure	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposure<	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock

Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	(0 -
0	0	0	0	0	0	0	0	0	0	(0 -
0	0	0	0	0	0	0	0	0	0		0 -
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0	0	0	-	0	0	0	0	0	0		0 -
0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	
									-		
0	0	0	0	0	0	0	0	0	0	(0 -

					Public guara	ntees - Actual					
					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	°	0	
0	0	0	0	0	0	, i i i i i i i i i i i i i i i i i i i	0	0		0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-											
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0	- · · · ·	-
0	0	0		0	0		0	0	0		-
0	0	0		0	0		0	0	0		-
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	-	-	-		-	-	-	_		-	
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29	20 ³⁰	9 21 EU- 31	wide S		Banque Pos		36	[D-19 \$ 37	5 TA 38	39	40	41	42	43	44	45
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
⁸ 9 10 11 12 13 14	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	64 1,336	0 0 4 31 5 837	0		2 2 12	0 (0 2 7 2 7 2 7 2 3(0 - 7 47.82% 5 36.23%	57 57 1,320	0 () 7 31 0 80(D 1 2 2 0 15			0 0 2 10 1 6) - 50.01% 5 42.21%	0	0 29 763	21) 7 		0 0 2 14 0 93	- 51.03% 47.08%
15 16 17 18 19 20 21	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,415	5 868	120	2	14	4 43	3 35.97%	1,392	2 831	1 18		1 1:	3 7	5 41.87%	1,378	793	233	2	1 1	2 108	46.46%
Row Num	(min EUD - 0()	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline So 31/12/2022 Stock of provisions for Stage 1	cenario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27	(min EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Image: Control of the second			exposure							exposure	exposure						exposure	exposure		
28 29 30 31 32 FRANCE 33 34	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	64	0 0 4 31 5 837	0		2	2 36) - 7 47.82% 5 36.23%	1.320	2) () 7 31 2) 80() 1 2) 15			0 0 2 1 1 6) -) 50.01% 5 42.21%	53	29 763	2	7		0 0 2 14 0 93	- 51.03%
35 36 37 38 39 40	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
41 42	Other exposures Standardised Total	1,415			2 31/12/2021 Stock of	14 Stock of	4 43 Stock of	3 35.97% Coverage Ratio -				1 atoria - Baseline So 31/12/2022 Stock of	1 1: cenario Stock of provisions for	3 7 Stock of	Coverage Ratio -		793	23	2 31/12/2023 Stock of	1 1 Stock of provisions for	2 108 Stock of	46.46% Coverage Ratio -
Row Num 43 44 45 46	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
47 48 49 50 51 52 53 NETHERLANDS	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		D 0 0	0	C	C	D () - - - - -) (D	0 (D	0		0	0))))))	0	0 0 0	- - -
54 55 56 57 58 59 60	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0 0	0) - - - - -) - - - - -	0	0				0	
61 62 63	Securitisation Other exposures Standardised Total		0 0	0	31/12/2021	C	0 () -) Mora	0 (atoria - Baseline So 31/12/2022		0) -	0	0		31/12/2023	0	0	-
Row Num 64 65 66	(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	C	0 0 0 0	0		C	0 () -) ()) 	0 (0	0) -	0	0) 	0	0 0 0 0	-
74 SPAIN 75 76 77 78 79 80 81	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0 0	0				- - -						0		0	0			0	0 0	-
82 83 84	Securitisation Other exposures Standardised Total		0 0	0	31/12/2021	С С	0 () -) () Mora	0 (atoria - Baseline So 31/12/2022	0 cenario	0) -	0	0		31/12/2023	0	0	-
Row Num 85 86	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
87 88 89 90 91 92 93	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0	0) -)		0	0) -	0	0			0	0	
94 95 96 97 98 99 100	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Callective importments undertakinge (CIU)			0				- - - - -						0	y = 	0				0		- - - -
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	(D 0	0			D () -	()))	0 (D	0) -	0	0)	0	0	-

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29			wide S		'est: Cr Banque Pos		k COVII			39	40	41	42	43	44	45
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure		31/12/2021 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111 112	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
113 114 115 116 N.A. 117 118 119 120	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds							D -					0	0	- - - - -	0) 0 0	- - - - -
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	0 0) 0) () -) (0 0 toria - Baseline Sco	0	0	- -	0	0) 0	
Row Num 127	(mln EUR, % Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130 131 132 133 134 135	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0	0 0) 0		0 -				0 0	0	0		0	0		0		0	
136 137 N.A. 138 139 140 141 142	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	D O O		0 0		D -				0 0	0	0	-	0	0		0 0	0	0 0	-
143 144 145 146 147	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	D 0		0) (D -) (Mora	0 0 toria - Baseline Sco	0 enario	0		0	 C) 0	
Row Num 148 149	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
150 151 152 153 154 155 156 157	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0 0 0	0 0 0 0) 0 0 0 0) (D -				0 0	0	0	- - -	0	0		0 0 0	0) 0 0 0	
158 N.A. 159 160 161 162 163 164 165	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		0 0	0 0		0		D -	(0	0	0		0	0		0 0		0	
166 167 168	Securitisation Other exposures Standardised Total		0 0	0 0	31/12/2021	0 0) () -	(0 toria - Baseline Sco 31/12/2022		0	-	0	C) 0 31/12/2023	C) 0	
Row Num 169 170 171	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
172 173 174 175 176 177 178 179 N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0 0	0 0 0 0) 0 0 0 0) ()	D -	(((0 0	0	0	-	0	0		0 0 0 0 0	0) 0 0 0 0	
180 181 182 183 184 185 186 187	Secured by mortgages on immovable property of which: non-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					0 0						0	0	0	-	0					0	
188 189 Row	Other exposures Standardised Total	Stage 1	0 0	0 0 Stage 3	31/12/2021 Stock of provisions for) 0 Stock of provisions for) (Stock of provisions for) - Coverage Ratio - Stage 3	Stage 1	Stage 2		toria - Baseline Sco 31/12/2022 Stock of provisions for	enario Stock of provisions for	0 Stock of provisions for	- Coverage Ratio -	0 Stage 1	C Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for) 0 Stock of provisions for	- Coverage Ratio -
Num 190 191 192 193 194	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
195 196 197 198 199 200 N.A. 201 202	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0		D - - - - - - - - - -				0 0	0	0	- - -	0	0		0 0 0 0 0 0 0) 0 0 0 0 0 0 0	
203 204 205 206 207 208 209 210	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) -					0		-							
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211 212 213 214 215 216 217	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	o)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
217 218 219 220 221 N.A.	Corporates of which: SME Retail		0 0	0 0		0 0) ()	0 - 	(0	0	0	-	0	0		0 0	0	0	-
222 223 224	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0 0) (0 0) (0 -	(0	0	-	0	0		0 0	0	0	-

EBA EUROPEAN BANKING AUTHORITY		46 47	48 49	50 51	52 53	54	20 55 56)21 EU-wide S 57 58	La Banque Po	stale 61 62	VID-19 STA 63 64	65	66 67	68 69	70 71	72 73	74 75
Row Num	(min EUR, %) Central banks	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	or Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		s - Baseline Scenario 12/2022 Stage 3 exposure, of which guaranteed amount Stage exposure	of Stock of Stock of s for provisions for provisions 1 Stage 2 Stage re exposure exposu	f for Stage 3 exposure e	ge 1 exposure, of sure guaranteed amount	tage 2 sposure amount	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
2 3 4 5 6 7 8 9 10	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	500 45 86 7	0 387 34 8 71 6	48 42 S	37 0 4 0		14.17% 4 18.72%	95 446 38 85 77 7	3 345 0 63	50 45 7 6		7 13.25% 1 15.18%	491 442 84 76	380 342 68 62	58 52 9 8		7 12.62% 1 13.68%
La Banque Postale	Secured by mortgages on immovable property of which: non-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											0 - - 1 - - 2 - - 3 - - 4 - - 5 - - 6 - - 7 - - 8 - - 9 - - 10 - - 11 - - 12 - - 13 - - 14 - - 15 - - 14 - - 15 - - 15 - - - 16 - - - 17 - - - 16 - - - 17 - - - 18 - - - 17 - - - </th <th></th> <th></th> <th></th> <th></th> <th></th>					
20 21	Other exposures Standardised Total	587 52	9 458 41	12 46 4 31/12/2021	1 1	0 5	10.99% 5	81 523 45		57 51 s - Baseline Scenario 12/2022	0 0	6 10.50%	576 518	448 403	67 61 31/12/2023	0 0	7 10.20%
Row Num 22	(mln EUR, %) Central banks	Stage 1 Stage 1 exposure juaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	Stage 3 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposure	or provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount Stage exposu	for provisions for provisions 1 Stage 2 Stage	for Stage 3 exposure exposure		tage 2 tposure tage 2 tage 2 t	Stage 3 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
23 24 25 26 27 28 29 30	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	500 45	0 387 34	48 42	27 0	0 6	14.17%	95 446 38	3 345	50 <u>45</u>	0 0	7 <u>13.25%</u>	491 442	380 342	58 52		7 12.62%
31 32 33 34 35 36 37 38 39 40	Retail of which: SME Secured by mortgages on immovable property of which: non-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	86 7 0 0			4 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		18.72%	35 77 7 0 0		7 6 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1 15.18% 0 - 	84 76 0 0	68 62 0 0	9 8 0 0 0 0		1 13.68% 0 -
41 42	Other exposures Standardised Total	587 52	9 458 41	12 46 46 46 46 46 46 46 46 46 46 46 46 46	1 1	0 5	10.99% 5	81 523 45		57 51 s - Baseline Scenario	0 0	6 10.50%	576 518	448 403	67 61 31/12/2023	0 0	7 10.20%
Row Num	(min EUR, %) Central banks	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	Stage 3 exposure exposure amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposure	or provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1 Stage 1 Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	12/2022 Stage 3 exposure, of which guaranteed amount Stage exposu	for provisions for provisions 1 Stage 2 Stage	for Stage 3 exposure exposure	ge 1 Stage 1 exposure, of which guaranteed amount	tage 2 cposure tage 2 cposure cposure tage 2 cposure tage 2 cposure tage 2 cposure tage 2 cposure, of tage 2 cposure, of tage 2 cposure tage	Stage 3 Stage 3 exposure exposure amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50 51 52	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail			0 0 0				0 0 0 0 0 0 0				0 -			0 0		0 -
53 NETHERLANDS 54 55 56 57 58 59 60 61 62	Secured by mortgages on immovable property of which: non-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																
63	Standardised Total	0	0 0	0 0 0 31/12/2021	0 0	0 0	-	0 0	31/	0 0 s - Baseline Scenario 12/2022	0 0	0 -	0 0	0 0	0 0 0 31/12/2023	0 0	0 -
Row Num 64	(min EUR, %) Central banks	Stage 1 Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	Stage 3 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposureexposureexposure	or provisions for Stage 3	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount Stage exposu		for Stage 3 exposure exposure		tage 2 sposure consure	Stage 3 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposureexposureexposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0		0 0	0 0	0 0		0 0		0 0	0 0	0 -	0 0	0 0	0 0		0 -
73 74 75 76 77 78 79 80 81 82 83	Retail of which: SME Secured by mortgages on immovable property of which: non-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 Other exposures					0 0 0		0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1				0					
84	Standardised Total	0		0 0 31/12/2021	0 0	0 0		0 0 Store 1	31/	0 0 s - Baseline Scenario 12/2022	0 0	0 -	0 0	0 0	0 0 31/12/2023	0 0	0 -
Row Num 85 86 87 88 89 90	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure of which guaranteed amount	Stage 2 exposure Stage 2 exposure, of which guaranteed amount Image: Stage 2 exposure, of which guaranteed amount Image: Stage 2 exposure, of which guaranteed amount Image: Stage 2 exposure, of which guaranteed amount Image: Stage 2 exposure Image: Stage 2 exposure<	Stage 3 exposure exposure amount stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure Image: Constraint of the stock of provisions for Stage 1 exposure Image: Constraint of the stock of provisions for Stage 2 exposure Image: Constraint of the stock of provisions for Stage 1 exposure Image: Constraint of the stock of provisions for Stage 2 exposure Image: Constraint of the stock of provisions for Stage 1 exposure Image: Constraint of the stock of provisions for Stage 2 exposure Image: Constraint of the stock of provisions for Stage 1 exposure Image: Constraint of the stock of provisions for Stage 2 exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisions for exposure Image: Constraint of the stock of provisiont	for Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposure99 <td< th=""><th>Stage 1 exposure, of which guaranteed amount</th><th>Stage 2 exposure, of which guaranteed amount Stage 3 exposure amount </th><th>Stage 3 Stock of provision exposure, of which guaranteed amount Stage exposure amount Stage exposure</th><th></th><th>for Stage 3 exposure exposure</th><th></th><th>Stage 2 exposure, of sposure guaranteed amount amount amount</th><th>Stage 3 exposure amount stage 3 exposure, of which guaranteed amount stage 3 exposure, of which guaranteed amount</br></br></br></th><th>Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposure</th><th>Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure</th></td<>	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Stage 3 exposure amount	Stage 3 Stock of provision exposure, of which guaranteed amount Stage exposure amount Stage exposure		for Stage 3 exposure exposure		Stage 2 exposure, of sposure guaranteed amount amount amount	Stage 3 exposure amount stage 3 exposure, of which guaranteed amount 	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
91 92 93 94 95 95 96 97 98 99	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds			0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 1 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0				0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1			0 0 0 0 0 0 0 0		0 - 0 - 0 - 0 -
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0		0 0	0 0	0 0		0 0		0 0	0 0	0 -	0 0	0 0	0 0	0 0	0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48	49	50 51	52	53	54				La E	anque Posta	ale 61				66	67	68	69	70	71	72	73	74 75
Row	Stage 1 Stage 1 exposure which	of Stage 2	Stage 2 exposure, of which	31/12/2021 Stage 3 exposure whi	e 3 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	age Ratio - Stage 3 exposu	Stage 1 exposure, of which	Stage 2	P Stage 2 exposure, of which	iblic guarantees - 31/12/ Stage 3 exposure		o Stock of provisions for pro	Stock of store pro	Stock of visions for Stage 3	io - Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2 Stage 3	2023 Stage 3 exposure, of which	Stock of S provisions for prov	Stock of visions for pro	Stock of ovisions for Stage 3 Stage 3
Num106107108109109100100101102103104105105106107108109109100<	guarantee amount	ed exposure	guaranteed amount	guarar amo	teed exposure	exposure	exposure exposure	kposure exposu	guaranteed amount		guaranteed amount		guaranteed amount	exposure e	exposure e	xposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure exp	xposure e	exposure exposure
110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME		0 (0	0	0	0 0	0 -		0	0 0	D 0	0	0		0	0 -		0	0	0	0	0	0	0	0 -
115Retail116N.A.117117118119120120115115116117118119120 <th>0</th> <th>0 0</th> <th></th> <th>0</th> <th>0</th> <th>0 0</th> <th>0 - 0 - 0 - 0 -</th> <th></th> <th>0</th> <th>0 00</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0 -</th> <th></th> <th>0 0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0 -</th>	0	0 0		0	0	0 0	0 - 0 - 0 - 0 -		0	0 00		0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total																									
126 Standardised Total	0 Stage 1	0 (0 Stage 2	0 31/12/2021 Stag					0 Stage 1	0 0	0 0 0 Pu Stage 2	0 Iblic guarantees - 31/12/						0 Stage 1	0	0 Stage 2	0 31/12/2	0 2023 Stage 3			0 -
Row Num (min EUR, %) 127 Central banks 128 Central governments	Stage 1 exposure, exposure which	ed Stage 2 exposure	exposure, of which	Stage 3 exposure guarar amo	re, of provisions for h Stage 1	Stock of provisions for Stage 2 exposure	nrovisions for	age Ratio - Stage 3 kposure	1 exposure, of which	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for pro Stage 1	ovisions for pro Stage 2	Stock of visions for Stage 3 xposure	:io - Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed amount	provisions for prov	visions for pro	Stock of ovisions for Stage 3 exposure
129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions																									
134Corporates135of which: SME136Retail137N.A.138of which: SME139Secured by mortgages on immovable propertyof which: non-SME	0 0 0	0 (0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 - - - - - - - - - -		0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0	0	0	0 -		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0	0 0 0	0	0 - 0 - 0 -
140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation																									
145Securitisation146Other exposures147Standardised Total	0	0	0	0	0	0 0	0 -		0	0 0	D 0	0 Iblic guarantees - 1		0	0	0 -		0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %	Stage 1 Stage 1 exposure uarantee amount	ed Stage 2	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guarar amo	re, of provisions for h Stage 1	Stock of provisions for Stage 2 exposure		age Ratio - Stage 3 kposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed amount	provisions for pro	ovisions for pro Stage 2	Stock of visions for Stage 3 xposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for prov	visions for pro	Stock of ovisions for Stage 3 exposure
148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations																									
154Institutions155Corporates156of which: SME157Retail158N.A.of which: SME	0 0 0	0 (0	0	0	0 0			0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0	0 -		0 0	0	0	0	0	0	0	0 -
159Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)			0	0	0	0 0	0 -		0			0	0		0	0 -		0	0	0	0	0	0	0	0 -
164Connective investments under takings (CIO)165Equity166Securitisation167Other exposures168Standardised Total	0	0 (0	0	0	0 0	0 -		0	0 00	0 0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
Row	Stage 1 Stage 1 exposure guarantee	of Stage 2	Stage 2 exposure, of which	31/12/2021 Stage 3 exposure whi	e 3 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	age Ratio - Stage 3 kposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	iblic guarantees - 31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which			Stock of visions for Stage 3 xposure	tio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2 Stage 3	2023 Stage 3 exposure, of which	Stock of S provisions for prov Stage 1 S	visions for pro	Stage 3 Stage 3
169 Central banks 170 Central governments 171 Regional governments or local authorities 172 Public sector entities	guarantee amount		guaranteed amount	guarar amo	OX POCUTO	exposure	exposure exposure	kposure	re guaranteed amount		guaranteed amount		guaranteed amount	exposure exposure	exposure e	xposure exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure e	xposure e	exposure exposure
173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail				0	0	0 0			0	0 0		0	0		0	0 -		0	0	0	0	0	0	0	0 -
179N.A.of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds				0	0	0 0			0			0	0		0	0 -			0	0	0	0	0	0	0 -
184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total				0		0 0									0	0-				0	0	0			0 -
	Stage 1	-	Stage 2	31/12/2021 Stag	2.3 Stock of	Stock of	Stock of	ingo Rotio	Stage 1		Stage 2	ublic guarantees - 1 31/12/	2022 Stage 3		Stock of	Stock of	ie	Stage 1		Stage 2	31/12/2	Stage 3	Stock of S	Stock of	Stock of
Row NumCentral banks190Central banks191Central governments192Regional governments or local authorities193Public sector entities	Stage 1 exposure guarantee amount	ed exposure	exposure, of which guaranteed amount	Stage 3 exposure guarar amo	teed Stage 1	provisions for Stage 2 exposure		rage Ratio - Stage 3 kposure	1 exposure, of re guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount		Stage 2	visions for Stage 3 xposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount		Stage 2	Coverage Ratio - Stage 3 exposure
192Regional governments of local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME		0		0	0	0 0	0 -		0	0 0	D 0	0	0		0	0 -		0	0	0	0	0	0	0	0 -
198of which: SME199Retail200N.A.201of which: SME202Secured by mortgages on immovable property203of which: non-SME203Items associated with particularly high risk	0 0 0 0	0 (0	0	0	0 0 0	0 - 0 - 0 0 0 -		0	0 0	D 0 0	0	0		0	0 -		0	0	0	0	0	0	0	0 -
204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation																									
209 Other exposures 210 Standardised Total	0	0 (0	0	0	0 0	0 -		0	0 0	0 0	0 Iblic guarantees - 31/12/		0 0	0	0 -		0	0	0	0	0	0	0	0 -
Row Num (mln EUR, %) 211 Central banks	Stage 1 Stage 1 exposure guarantee amount	ed Stage 2	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guarar amo	re, of provisions for h Stage 1	Stock of provisions for Stage 2 exposure	provisions for	rage Ratio - Stage 3 kposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for pro	ovisions for pro Stage 2	Stock of visions for Stage 3 xposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for prov	visions for pro	Stock of ovisions for Stage 3 exposure
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations																									
217 Institutions 218 Corporates 219 of which: SME 220 Retail 221 N.A. 222 Secured by mortgages on immovable property	0		0	0	0	0 0 0	0 -		0	0 0 0		0	0	0	0	0 -			0	0	0	0	0	0	0 -
223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)																									
228Equity229Securitisation230Other exposures231Standardised Total	0	0 (0	0	0	0 0	0 -		0	0 0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY		76	77	70	79	90	01		21 EU-	wide S		est: Cr Banque Pos		k COVI	D-19 S	ΤΑ	01	02	02	04	95	06
					31/12/2021						Mora	atoria - Adverse So 31/12/2022	1						31/12/2023			
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	``````````````````````````````````````				0	0		0	0											0-	
⁹ ¹⁰ ¹¹ La Banque Postale	of which: SME Retail of which: SME	65	30	14	0	2	7	47.77%	56	32	21	0	2	11	50.08%	51	. 30	28	0	2	14	51.14%
12 13 14 15	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	1,342	832	99	1	15	36	36.20%	1,312	806	155	5 1	15	65	42.12%	1,298	770	205	1	13	96	46.72%
16 17 18 19	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
20 21	Other exposures Standardised Total	1,422	863	119	2	18	43	35.92%	1,382	838	183 Mora	3 2 2 atoria - Adverse Sci	enario	77	41.83%	1,363	800	240	2	15	111	46.20%
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	overage Ratio - Stage 3 exposure
23 24 25 26	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
27 28 29 30	International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	-	0	0	(0	0	0	-	0	0	C	0	0	0 -	
31 32 33 34	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Of which: non-SME	65	30	14	0	2	7	47.77%	1 312	32	21	0	15	65	50.08% 42.12%	51	30	28	8 0 	13	96	51.14% 46.72%
35 36 37 38	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)															1,230						
39 40 41 42	Equity Securitisation Other exposures Standardised Total	1,422	863	119	2	18	43	35.92%	1,382	838	183	3 2	. 17	77	41.83%	1,363	800	240	2	15	111	46.20%
					31/12/2021						Mora	atoria - Adverse So 31/12/2022	enario						31/12/2023			
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	overage Ratio - Stage 3 exposure
43 44 45 46 47 48 49	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
50 51 52 53 NETHERLANDS	Corporates of which: SME Retail of which: SME	0	0	0	0 0	0	0	-	0	0	(0 0	0	0	-	0	0 0	C	0 0	0	0 -	
54 55 56 57	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	-	0	0	(0	0	0	-	0) C	C	0	0	0 -	
58 59 60 61	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
62 63	Other exposures Standardised Total	0	0	0	0	0	0	-	0	0	(() 0	0	0	-	0	0 0	C	0	0	0 -	
Row Num 64 65 66	(min EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
67 68 69 70	Public sector entities Multilateral Development Banks International Organisations Institutions																					
71 72 73 74 SPAIN	Corporates of which: SME Retail of which: SME	0	0	0	0 0	0	0	-	0	0	(0 0	0	0	-	0	0 0	C	0 0	0	0 -	
75 76 77 78	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	-	0	0	(0	0	0	-	0) C	C	0	0	0 -	
79 80 81 82 83	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
84	Standardised Total	0	0	0	0 0	0	0	-	0	0	Mora	0 atoria - Adverse Sc 31/12/2022	enario	0	-	0			0 0	0	0 -	
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
85 86 87	Central banks Central governments Regional governments or local authorities																					
89 90 91	Public sector entities Multilateral Development Banks International Organisations Institutions																					
92 93 94 95 GERMANY	Corporates of which: SME Retail of which: SME	0	0	0	0	0	0	-	0	0	() 0) 0	0	0	-	0	, 0) 0 0		0	0	0 -	
96 97 98 99 100 101 102 103	Secured by mortgages on immovable property of which: non-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	0	0	0	0	0	0		0	0		0 0	0		-	0			0	0	0 -	
104 105	Other exposures Standardised Total	0	0	0	0 0	0	0	-	0	0	(0 0	0	0	-	0	0 0	C	0 0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY									21 EU-	wide S		est: Cr Banque Pos	edit risl									
		/6		/8	79 31/12/2021 Stock of	80 Stock of			85	84	85 Mora	atoria - Adverse So 31/12/2022 Stock of		88 Stock of		90	91	92	31/12/2023	94 Stock of		96
107 Centra	(min EUR, %) al banks al governments nal governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109Publics110Multila111Interna112Institut113Corport	e sector entities ateral Development Banks national Organisations utions	0	0	0	0	0		0 -	0	0		0	0	0	-	0	0			0	0	-
115 Retail 116 N.A. of w 117 Secure of w 118 of w Items a 119 Items a Items a	which: SME ed by mortgages on immovable property which: non-SME associated with particularly high risk	0	0	0	0	0 0		0 - 0 -	0	0		0 0 0	0	0	-	0	0			0	0	-
121Claims122Collect123Equity124Securit	ed bonds s on institutions and corporates with a ST credit assessment s tive investments undertakings (CIU) s v <td></td>																					
126 Standa	ardised Total	0	0	0	0 31/12/2021			0 -	0	0	Mora	0 atoria - Adverse So 31/12/2022		0 Stark of	-	0	0	(31/12/2023			-
	(min EUR, %) al banks al governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
130Publics131Multila		0	0					0 -	0	0			0			0	0					-
135 of w 136 Retail 137 N.A. 138 of w 139 of w	which: SME	0	0	0				0 -	0	0			0	0	-	0	0			0	0	-
141Covere142Claims143Collect144Equity145Securit	ed bonds s on institutions and corporates with a ST credit assessment tive investments undertakings (CIU) v itisation																					
	exposures ardised Total	0	0	0	0	0	(0 -	0	0	Mora	0 atoria - Adverse Sc 31/12/2022	0 enario	0	-	0	0	(31/12/2023	0	0	-
	(min EUR, %) al banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
150Region151Public s152Multila	al governments and governments or local authorities sector entities ateral Development Banks stational Organisations utions																					
157Retail158N.A.159Secure	which: SME	0	0	0		0 0		0 - 0 - 0 - 0 -	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	-	0	0			0	0	- - -
161Items a162Covere163Claims164Collect165Equity	associated with particularly high risk ed bonds s on institutions and corporates with a ST credit assessment tive investments undertakings (CIU)																					
167 Other e	exposures ardised Total	0	0	0	31/12/2021	0	(0 -	0	0	Mora	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 enario	0	-	0	0	(31/12/2023	0	0	-
Row Num 169 Centra	(min EUR, %) al banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
171Region172Publics173Multila174International	al governments nal governments or local authorities c sector entities ateral Development Banks national Organisations utions																					
176 Corport 177 of w 178 Retail 179 N.A. of w 180 Secure	rates which: SME	0	0	0		0 0		0 -	0	0		0 0 0	0	0	-	0	0			0	0	-
182Items a183Covere184Claims185Collect186Equity	associated with particularly high risk ed bonds s on institutions and corporates with a ST credit assessment tive investments undertakings (CIU)														-							
188 Other e	itisation exposures ardised Total	0	0	0	0	0	(0 -	0	0	(Mora	o o o o o o o o o o o o o o o o o o o	0 enario	0	-	0	0	(0	0	-
Row Num	(mln EUR, %) al banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
191Central192Region193Public s194Multila195Internal	al governments nal governments or local authorities : sector entities ateral Development Banks national Organisations																					
197 Corpor 198 of w 199 Retail 200 N.A. of w 201 Secure	which: SME which: SME ed by mortgages on immovable property	0	0	0	0	0 0 0		0 - 0 - 0 -	0	0		0 0 0 0	0	0	-	0	0	(0	0	-
203Items a204Covere205Claims	which: non-SME associated with particularly high risk ed bonds s on institutions and corporates with a ST credit assessment tive investments undertakings (CIU)	0	0	0		0		0 -	0	0		0 0	0	0	-	0	0			0	0	-
208Securit209Other etail	itisation exposures ardised Total	0	0	0	0	0	(0 -	0	0	(Mora) 0 atoria - Adverse Sc	0 enario	0	-	0	0	(0	0	-
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212Central213Region214Public s215Multila	al banks al governments nal governments or local authorities c sector entities ateral Development Banks national Organisations																					
217 Institut 218 Corport 219 of w 220 Retail 221 N.A.	utions rates which: SME which: SME	0	0	0	0	0 0		0 -	0	0	(0 0 0	0	0	-	0	0			0	0	-
223of w224Items a225Covere226Claims227Collect	ed by mortgages on immovable property which: non-SME associated with particularly high risk ed bonds s on institutions and corporates with a ST credit assessment tive investments undertakings (CIU)	0	0	0	0	0		0 -	0	0	(0	0	0	-	0	0	(C	0	0	-
228Equity229Securit230Other end		0	0	0	0	0 0		0 -	0	0) 0	0	0	-	0	0			0	0	-

EBA EUROPEAN BANKING AUTHORITY		07 09	99	100	101 102	102	104	105	106		1 EU-wid		a Banque Po	ostale				116	117	110	110	120	101	122	102	124	125 126
Row Num	(mln EUR, %	Stage Stage 1 exposure which	e 1 re, of Stage 2 exposure g	Stage 2 xposure, of St which exposure	31/12/2021 Stage 3 posure stage 3 which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which exp guaranteed	age 2 oosure guarante	Public guarante	res - Adverse Scenario /12/2022 Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 e exposure g	Stage 1 xposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure		Stock of Si provisions for prov Stage 1 Si exposure exposure expos	ock of S sions for prov age 2 S posure ex	cock of isions for tage 3 kposure
1 2 3 4 5 6	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	amou amou amou amou amou amou amou amou	Int	amount	amount						amount	amouni		amount						amount		amount		amount			
⁷ ⁸ ⁹ ¹⁰ ¹¹ ¹² ¹³ ¹⁴ La Banque Postale	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	211 211 54 200 200 200 200 200 200 200 200 200 20	190 671 49 102 0 0 0 0	604 92 0	46 4 5 0	11 1 5 0 0 0 1	4	9 1 0 -	20.39% 22.86%	220 69 0	198 62 0	630 82 0	567 74 0 0	78 70 11 10 0 0		3	14 2 0 -	18.23% 19.54%	238 58 0	214 53 0	589 87 0	530 79 0	101 16 0	96 15 0	1 0 0	3	18 17.66% 3 18.64% 0 -
15 16 17 18 19 20 21	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	266	239 775	697	51 4	+6 1	5	8	16.32%	290	261	712	641	89 80		3	14	15.70%	298	268	677	609	124	111	1	3	
Row Num	(mln EUR, %	Stage 1 exposure guarant	re, of Stage 2 ex h exposure g	which	31/12/2021 Stage 3 posure discrete amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 e		age 2 bosure amount	31/ of Stage 3 d exposure	es - Adverse Scenario /12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 e exposure g	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for prov Stage 1 S	isions for prov age 2 S	tock of visions for tage 3 cposure
22 23 24 25 26 27 28	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutions																										
29 30 31 32 FRANCE 33 34 35 36	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	211 211 54 0 0 0 0	190 671 49 102 0 0 0 0 0 0	604 92 0	46 4 5 0	1 5 0 0 0	4	9 1 1 0 -	20.39% 22.86%	220 69 0	198 62 0	630 82 0	567 74 0	78 70 11 10 0 0		3	14 2 0 -	18.23% 19.54%	238 58 0	214 53 0	589 87 0	530 79 0	101 16 0	96 15 0	1 0 0	3 1 0	18 17.66% 3 18.64% 0 -
37 38 39 40 41 42	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	266	239 775	697	51 4	H6 1	5	8	16.32%	290	261	712	641	89 80		3	14	15.70%	298	268	677	609	124	111		3	
Row Num 43	(min EUR, %	Stage 1 exposure (%)	re, of Stage 2 ex h exposure g	Which	31/12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 e exposure g		age 2 bosure amount	31/ of Stage 3 d exposure	es - Adverse Scenario /12/2022 Stage 3 exposure, of which guaranteed amount	o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for prov Stage 1 S	isions for prov age 2 S	tock of visions for tage 3 cposure
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates			0	0	0 0	0	0 -		0	0	0	0	0 0		0	0 -		0	0	0	0	0	0	0	0	0 -
51 52 53 NETHERLANDS 54 55 56 57 58	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0 0 0 0 0 0	0	0	0 0 0	0	0 -		0	0	0	0	0 0 0		0	0 -	· · · · · · · · · · · · · · · · · · ·	0	0	0	0	0	0	0	0	0 - 0 - 0 - 0 -
59 60 61 62 63	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0	0 0	0	0 -		0	0	0	0 Public guarante	0 0 0 0	0 0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num 64 65	(min EUR, % Central banks Central governments	Stage 1 which exposure	h Stage 2 teed exposure g		31/12/2021 Stage 3 posure discrete states and states an	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 bosure amount	of Stage 3 d exposure	/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stare 3	Stage 1	Stage 1 xposure, of which juaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure			isions for prov age 2 S	tock of visions for stage 3 cposure
66 67 68 69 70 71 72 73	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail			0	0		0	0 -		0	0	0	0	0 0		0	0 -		0	0	0	0	0	0	0	0	0 -
73 74 SPAIN 75 76 76 77 78 79 80 81 82 83 84 84	Ketan of which: SME Secured by mortgages on immovable property of which: non-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			0			0	0 -						0 0		0	0 -	· · · · · · · · · · · · · · · · · · ·									
Row Num	(mln EUR, %	Stage 1 exposure guarant	re, of Stage 2 ex h exposure g	uaranteed ex	31/12/2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 e exposure g	guaranteed exp	age 2 bosure guarante	31/ of Stage 3 d exposure	yuaranteeu	o Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 1 xposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for prov	sions for prov age 2 S	tock of visions for Stage 3 cposure
85 86 87 88 89 90 91	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Amou Amou <th></th> <th>amount</th> <th>amount amount</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>amount</th> <th>amount</th> <th></th> <th>amount</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>amount</th> <th></th> <th>amount</th> <th></th> <th>amount</th> <th></th> <th></th> <th></th>		amount	amount amount						amount	amount		amount						amount		amount		amount			
92 93 94 95 GERMANY 96 97 98 99	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 1 0 0	0	0 - 0 - 0 -		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		0	0 -		0	0	0	0	0	0	0 0 0	0	0 - 0 - 0 - 0 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
100 101 102 103 104 105	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0	0 0	0	0 -		0	0	0	0	0 0		0	0 -		0	0	0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY	97 98	99 100	101 102	103	104 105 10			La 109 110	Banque Posta	ale 112			117 1	18 119	120 121	122 12	3 124	125 126
Row Num (mln EUR, %	Stage 1 Stage 1 exposure exposure b) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guarante amour	3 e, of provisions for prov 1 Stage 1 St eed exposure ex	tock of Stock of visions for provisions for Stage 3 Stage 2 Stage 3 exposure exposure	e Ratio - ge 3 osure sure	Stage 1 exposure, of which guaranteed amount	Stage 2 Stage 2 xposure guaranteed amount	Public guarantees - A 31/12/2 Stage 3 exposure		Stock of provisions for Stage 1Stock of provisions for Stage 2 exposure	or Stock of provisions for Stage 3 exposure exposure	o - Stage 1 expos exposure guar	ge 1 sure, of hich anteed ount	31/ Stage 2 exposure, of which guaranteed amount	12/2023 Stage 3 exposure, of which guaranteed amount	k of Stock of ons for provisions for e 1 Stage 2 sure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115Retail116N.A.117Secured by mortgages on immovable property118of which: non-SME120Items associated with particularly high risk121Claims on institutions and corporates with a ST credit assessment																		
122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total		0 0	0	0 0	0 0 -		0 0	0	0 0 Public guarantees - A		0	0 0 -		0	0 0		0 0	0
Row NumCentral banks127 128Central banks129 130Central governments Regional governments or local authorities130 131Public sector entities131 132Multilateral Development Banks International Organisations	Stage 1 exposure Stage 1 exposure, of which guaranteed amount amount Image: stage 1 exposure, of which guaranteed amount amount Image: stage 1 exposure Image: stage 1 exposure Image: stage 1 exposure	Stage 2 exposure of which guaranteed amount	31/12/2021 Stage 3 exposure guarante amour	e, of provisions for prov 1 Stage 1 Si eed oxposure	tock of visions for Stage 2 kposure Stock of provisions for Stage 3 exposure Coverage Stage expo expo Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 exposure Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 expo Image: Stage 3 expo	e Ratio - ge 3 osure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure Image: stage 3 exposure<	2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions f Stage 2 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 3 3 3	Stock of provisions for Stage 3 exposure Coverage Rat Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure Image: Stag	o - Stage 1 expos exposure guar	ange 1 Sure, of hich anteed ount Stage 2 exposure ount	31/ Stage 2 exposure, of which guaranteed amount Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed amount	ons for provisions for e 1 Stage 2	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stag
133Institutions134Corporates135of which: SME136Retail137N.A.138of which: SME139Secured by mortgages on immovable property140of which: non-SME141Items associated with particularly high risk142Covered bonds143Claims on institutions and corporates with a ST credit assessment144Equity145Securitisation							0 0 0 0 0 0 0 0 0 0 0 0 1			0		0 0 0 0		0	0 0 0			0 - 0
145 Securitisation 146 Other exposures 147 Standardised Total	0 0 0	0 0 Stage 2 exposure, of	0 31/12/2021 Stage exposure	e, of Stock of St	0 0 -	e Ratio -	0 0 0 0 Stage 1 exposure, of	Stage 2	0 0 0 Public guarantees - A 31/12/2	2022 Stage 3	0 Stock of provisions for	0 0 - Stock of provisions for Coverage Rat		0 ge 1 sure, of	Stage 2 exposure, of	0 0 0 12/2023 Stage 3 exposure, of monital	0 0 k of Stock of provisions for	0 - Stock of provisions for
Num(min EUR, %)148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME	Stage 1 exposure which guaranteed amount 0 0	Stage 2 exposure which guaranteed amount 0 0	Stage 3 exposure amour amour 0	eed Stage 1 Stage 1	Visions for Stage 2 kposure provisions for Stage 3 exposure Stage exposure Image: 1 million of the stage of the stag	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 xposure exposure, of which guaranteed amount 	Stage 3 exposure	exposure, of which guaranteed amount	provisions for provisions for Stage 1 Stage 2 exposure exposure Image: stage 2 exposure Image: stage 3 Image: stage 3 Im	Drovisions for Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure </td <td>exposure guar</td> <td>Sure, of hich anteed ount</td> <td>which guaranteed amount Stage 3 exposure 0 0</td> <td>which guaranteed amount</td> <td>e 1 Stage 2</td> <td>provisions for Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure <!--</td--></td>	exposure guar	Sure, of hich anteed ount	which guaranteed amount Stage 3 exposure 0 0	which guaranteed amount	e 1 Stage 2	provisions for Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure </td
157Retail158N.A.159160160161161162163163164165166166	Image: Constraint of the second se						0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Image: Constraint of the second se		0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0 - 0 - 0 - 1
167 Other exposures 168 Standardised Total	0 0 Stage 1 Stage 1 which	0 0 Stage 2 Stage 2 exposure, of which	0 31/12/2021 Stage 3 which	0 0 3 e, of provisions for prov	0 0 - tock of visions for Stock of provisions for Stage 3 Coverage expo	e Ratio - Stage 1	0 0 0 Stage 1 exposure, of which		0 0 0 0 Public guarantees - A 31/12/2 Stage 3 exposure	2022		0 0 - Stock of provisions for Stage 3	0 - Stage 1 w	0 ge 1 sure, of Stage 2	0 0 0 31/ Stage 2 exposure, of which Stage 3	0 0 12/2023 Stage 3 exposure, of which Stoce provisi	0 0 k of Stock of provisions for	0 - Stock of provisions for Stage 3 exposure
Num(min EUR, %)169Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates	exposure guaranteed amount	exposure guaranteed amount	exposure guaranto amour		Stage 2 Stage 3 Stage 3 cposure exposure exposure	exposure exposure	guaranteed amount e: amount	xposure guaranteed amount	exposure	guaranteed amount	Stage 1 exposure Stage 2 exposure Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system Image: 1 million of the system <	Stage 3 exposure Stage 3 exposure 0 0		exposure ount 0	exposure guaranteed amount exposure	guaranteed amount Stay exponent 1 1	e 1 Stage 2 sure exposure	Stage 3 exposure Stage 3 exposure Image: stage sta
177of which: SME178Retail179N.A.180of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation			0					0		0				0			0 0	
188 Other exposures 189 Standardised Total	0 0 0 0 Stage 1 exposure, of	0 0 Stage 2 exposure, of	0 31/12/2021 Stage exposure	e, of Stock of St		e Ratio - Stage 1	0 0 0 Stage 1 exposure, of	Stage 2	0 0 0 Public guarantees - A 31/12/2	2022 Stage 3 exposure, of	0 Stock of Stock of provisions for	0 0 - Stock of provisions for Coverage Rat		0 ge 1 sure, of	Stage 2 exposure, of	0 0 12/2023 Stage 3 exposure, of provisi	0 0 k of Stock of provisions for	0 - Stock of provisions for
Num(min EUR, %)190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions	Stage 1 exposure b) Stage 1 exposure guaranteed amount compared co	Stage 2 exposure exposure, of which guaranteed amount Image: stage 2 exposure Image: stage 2 exposure Image: stage 2 exposure Image: stage 2 exposure	Stage 3 which guarante amount	eed Stage 1 Stage 1	Arisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 xposure exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 Stage 2 exposure exposure	Disployisions for Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure	guar	Sure, of hich anteed ount	which guaranteed amount Stage 3 exposure amount	which guaranteed amount		Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure
197Corporates198of which: SME199N.A.200N.A.201of which: SME201of which: SME202Secured by mortgages on immovable property203of which: non-SME204Items associated with particularly high risk205Covered bonds206Claims on institutions and corporates with a ST credit assessment207Equity208Securitisation209Other exposures210Standardised Total							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num	Stage 1 Stage 1 exposure exposure guaranteed	Stage 2 Stage 2 exposure exposure guaranteed	31/12/2021 Stage 3 exposure guarante	e, of provisions for prov 1 Stage 1 Si eed Stage 1 Si	tock of Stock of visions for provisions for Stage Stage 2 Stage 3 exposure exposure	e Ratio - ge 3 sure Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 xposure guaranteed	Public guarantees - A 31/12/2 Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed	Stock of Stock of provisions for provisions f Stage 1 Stage 2	Stage 3 Stage 3	o - Stage 1 expos	ge 1 sure, of hich anteed	31/ Stage 2 exposure, of which guaranteed	L2/2023 Stage 3 exposure, of which guaranteed amount Stag	ons for provisions for	Stock of provisions for Stage 3 exposure
211Central banks212Central governments213Central governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates	0) amount	amount	amour	eccu exposure ex nt exposure ex 			amount	amount		amount	exposure exposure	exposure exposure	am	ount	amount	amount expo amount		0 -
218Corporates219of which: SME220Retail221N.A.222of which: SME222Secured by mortgages on immovable property223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment			0				0 0 0 0 0 0 0 0 0 0 0 0	0		0	0 0 0			0				0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0 0	0 0	0	0 0	0 0 -		0 0	0		0	0	0 0 -	0	0	0 0		0 0	0 -

2021 EU-wide Stress Test: Securitisations



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



2021 EU-wide Stress Test: Risk exposure amounts La Banque Postale

			anque i us	Start			
		1	2	3	4	5	
_		Actual	l.	Baseline scenari	D	A	٩dve
Rowl um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	3:
1	Risk exposure amount for credit risk	75,336	76,899	77,291	77,379	85,715	
2	Risk exposure amount for securitisations and re-securitisations	54	60	62	65	69	
3	Risk exposure amount other credit risk	75,283	76,839	77,230	77,314	85,646	
4	Risk exposure amount for market risk	975	975	975	975	975	
5	Risk exposure amount for operational risk	9,265	9,265	9,265	9,265	9,265	
6	Other risk exposure amounts	0	1,252	1,424	1,602	3,130	
7	Total risk exposure amount	85,577	88,391	88,956	89,221	99,085	
8	Total Risk exposure amount (transitional)	85,577	88,391	88,956	89,221	99,085	
9	Total Risk exposure amount (fully loaded)	85,577	88,391	88,956	89,221	99,085	

6	7
lverse scenario	D
31/12/2022	31/12/2023
87,009	87,440
93	115
86,917	87,326
975	975
9,265	9,265
3,077	2,886
100,327	100,567
100,327	100,567
100,327	100,567



2021 EU-wide Stress Test: Capital

			La Dalique i Ostale	1	2	3	4	5	6	7	8
				IFRS 9 first	Actual	B	aseline Scenario		Δ.	dverse Scenario	
D 11				implementation	Actual						
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		20,961	20,915	20,871	20,765	16,934	15,620	14,812
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		17,461	17,415	17,371	17,265	13,434	12,120	11,312
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		6,831	6,831	6,831	6,831	6,831	6,831	6,831
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		5,377	5,583	5,677	5,766	3,389	2,548	1,729
6		A.1.3	Accumulated other comprehensive income		445	96	-65	-230	-1,657	-2,049	-1,968
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		176	176	176	176	-520	-520	-520
R		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]							0	0
0					0	0	0	0	0	1 520	
9		A.1.3.3	Other OCI contributions		269	-80	-241	-407	-1,137	-1,529	-1,448
10		A.1.4	Other Reserves		6,012	5,943	5,873	5,803	5,943	5,955	5,885
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	C
13		A.1.7	Adjustments to CET1 due to prudential filters		-216	-212	-210	-207	-222	-220	-217
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-203	-203	-203	-203	-213	-213	-213
15		A.1.7.2	Cash flow hedge reserve		-13	-9	-6	-4	-9	-6	-4
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-896	-757	-646	-542	-757	-646	-542
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-25		0	0	-25	_25	-25
10		A.1.9					, 			دع [.] م	-2.
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	U	0	0	U	0	(
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-23	-89	-1	-19	-84
21		A.1.12	(-) Defined benefit pension fund assets		0	0	0	0	0	0	(
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	(
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	(
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	C
25		A 1 15 1	Of which: from securitisation positions (-)		0	0	0	0	0	0	ſ
25					0		0	0	0		
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	(
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-189	-231
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	C
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	C
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		-67	-67	-67	-67	-67	-67	-67
32		A.1.22	· Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	0	0		0	0	0	0	
			31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
34		A.1.22.2	between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	l
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	C
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	С
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	C
38		A.1.23	Transitional adjustments		0	0	0	0	0	0	C
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	C
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	C
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	C
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital				0	0	0		n
44		A.1.23.3.2	Other transitional adjustments to CET1 Capital								
					0	U	U	0	U	0	
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1		0	0	0	0	0	0	(
46		A.1.23.4.2	instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	C
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	C
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		750	750	750	750	750	750	750
49		A.2.1	Additional Tier 1 Capital instruments		750	750	750	750	750	750	750
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	C
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	C
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	(
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		18,211	18,165	18,121	18,015	14,184	12,870	12,062
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,750	2,750	2,750	2,750	2,750	2,750	2,750
56		A.4.1	Tier 2 Capital instruments		2,750	2,750	2,750	2,750		2,750	2,750
					2,, 50	_,, 50	2,,30	2,, 50	_,, 50	_,, 50	_,, ,,
57		A.4.2	Other Tier 2 Capital components and deductions		n	0	n	n	0	0	ſ
					ч С		Ŭ	5	Ĭ	Ĩ	· · · · · ·
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	(
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements				0				
							U	0			
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	1



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Ba	seline Scenario		Ac	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		85,577	88,391	88,956	89,221	99,085	100,327	100,567
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		20.40%	19.70%	19.53%	19.35%	13.56%	12.08%	11.25%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		21.28%	20.55%	20.37%	20.19%	14.31%	12.83%	11.99%
66		C.3	Total Capital ratio		24.49%	23.66%	23.46%	23.27%	17.09%	15.57%	14.73%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		17,461	17,415	17,371	17,265	13,434	12,120	11,312
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		18,211	18,165	18,121	18,015	14,184	12,870	12,062
69		D.3	TOTAL CAPITAL (fully loaded)		20,961	20,915	20,871	20,765	16,934	15,620	14,812
70		E.1	Common Equity Tier 1 Capital ratio		20.40%	19.70%	19.53%	19.35%	13.56%	12.08%	11.25%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		21.28%	20.55%	20.37%	20.19%	14.31%	12.83%	11.99%
72		E.3	Total Capital ratio		24.49%	23.66%	23.46%	23.27%	17.09%	15.57%	14.73%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		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)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		297,421	297,421	297,421	297,421	297,421	297,421	297,421
77		H.2	Total leverage ratio exposures (fully loaded)		297,421	297,421	297,421	297,421	297,421	297,421	297,421
78		Н.3	Leverage ratio (transitional)		6.12%	6.11%	6.09%	6.06%	4.77%	4.33%	4.06%
79		H.4	Leverage ratio (fully loaded)		6.12%	6.11%	6.09%	6.06%	4.77%	4.33%	4.06%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		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%
85		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%
86		P.6	Combined buffer		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
87		R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
88		R.1.1	Of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
90		R.2.1	Of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.75%	12.75%	12.75%	12.75%	12.75%	12.75%	12.75%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.38%	8.38%	8.38%	8.38%	8.38%	8.38%	8.38%



2021 EU-wide Stress Test: P&L

RowN	(mln EUR)
um 1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
	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
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual	Baseline scenario			Adverse scenario		
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
2,160	2,006	1,916	1,833	1,799	1,639	1,544
3,886	3,313	3,190	3,055	3,232	3,038	2,852
-1,726	-1,307	-1,274	-1,223	-1,433	-1,400	-1,308
1	1	1	1	1	1	1
2,706	2,706	2,706	2,706	2,363	2,319	2,382
45	6	6	6	-109	4	4
				-231		
-1,169	-37	-37	-37	-49	-37	-37
3,743	4,683	4,592	4,509	3,774	3,926	3,894
-536	-172	-355	-332	-802	-614	-538
1,001	-4,102	-4,011	-3,978	-4,953	-4,143	-4,162
4,209	408	226	199	-1,981	-831 0	-806 0
-12	-119	-68	-60	0		
0						
4,197	289	158	139	-1,981	-831	-806
213	83	64	50	7	10	13
3,984	206	94	89	-1,988	-841	-818
	0	0	0	0	0	0
	0	0	0	0	0	0



2021 EU-wide Stress Test

Major capital measures and realised losses

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

um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	500

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