



LA POSTE IN EUROPE

KEY CHALLENGES 2024-2029



LA POSTE
GROUPE

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“OUR FUTURE LIES WITH EUROPE”



Postal services have been operating in Europe for more than six hundred years. They have been nurturing and facilitating exchanges across our continent for generations. Even today, postal services serve as the link between 800 million Europeans, businesses, consumers, citizens and institutions. They contribute to overall prosperity by supporting economic development, encouraging the flow of ideas and promoting social inclusion. Postal services account for 1% of European GDP, and indirectly contribute almost 10%.

Europe has long been La Poste Groupe's market. Ever since the single market for postal services was liberalised 30 years ago, Member States and postal services were prompted to evolve and invest in favour of their customers. The single market has also offered unprecedented growth opportunities. In 2023, 45% of La Poste Groupe's revenue was generated outside France, with two-thirds in Europe.

That's why our future lies in Europe. By setting standards to become the first carbon-neutral continent by 2050, Europe is ahead of the game in its efforts to adapt to climate change and is committed to preserving the future of our planet. With the Digital Agenda, the EU wants to empower businesses and people in a human-focused, sustainable and more prosperous digital future. There will be no future without the green and digital transformation of our economic model.

As a local player, La Poste Groupe is committed to being the leader in low-carbon delivery in Europe and to promoting ethical and responsible digital services for all.

Operating at the heart of the single market and major transitions, La Poste Groupe faces many challenges that are presented as part of this brochure. It is an opportunity to share our points of view and also to contribute to the European debate.

Philippe Wahl,
Chairman and Chief Executive Officer
of La Poste Groupe

PRESENTATION OF LA POSTE GROUPE

A group committed to serving society as a whole

€34.1bn
in revenue

232,700
employees

15bn
items delivered

€2.1bn
in investment

94/100
gender equality index

108,000
pick-up points in retail outlets and lockers worldwide



4 public service missions

Universal postal service



La Poste collects and delivers mail to homes throughout France six days a week at affordable prices controlled by an independent regulator. In accordance with the principles of equality, continuity and adaptability, this service contributes to social cohesion and the balanced development between regions.

Press transport and delivery



Six days a week across France, La Poste delivers some 7,000 publications at particularly affordable prices. This mission is crucial in a pluralist democracy, which guarantees equal access to information for all citizens.

Regional development



La Poste is required to ensure that there are at least 17,000 postal contact points throughout the country. La Poste's network is the country's leading local network, with 97% of the population living within 5 kilometres or 20 minutes by car from a postal retail outlet.

Accessible banking



Anyone can open a *Livret A* passbook savings account and make withdrawals or deposits from €1.50, all free of charge. La Banque Postale thus guarantees universal access to free, simple, and essential banking services for people who are excluded from the traditional banking system.

Ownership structure

66%
Caisse des Dépôts

34%
French State

Diversified business lines

Services-Mail-Parcels

- Business and advertising mail, press
- Colissimo and small international parcels for business customers
- Logistics solutions for organisations (Log'issimo)
- People-oriented services

464m

Colissimo parcels delivered worldwide

€9,936m

in revenue

2030 AMBITION

Become the number one operator of local human services and e-commerce services focused on customer satisfaction and the customer experience:

- Develop a more reliable, more sustainable and more profitable postal service, as well as new local logistics services
- Consolidate Colissimo's leadership position in France and become the leader in terms of human services close to home
- Reach the next level for services related to the ecological transition and regional development

La Banque Postale

- A major player in bancassurance organised around four business lines:
- Bancassurance France
- International Bancassurance
- Corporate and Investment Banking
- Wealth and Asset Management

11th largest bancassurer in the eurozone⁽¹⁾

€7,256m

in net banking income

2030 AMBITION

Offer the best in bancassurance to everyone:

- Reaffirm a commitment to corporate citizenship to support a just transition by developing impactful offers
- Deliver the highest standards of customer experience
- Place employee experience and engagement at the centre of the group's strategic project

⁽¹⁾ Source: Total 2022 assets reported by a panel of 20 eurozone banks.

Geopost

- Express delivery of parcels in France and internationally, BtoB and BtoC, at home and out of home
- Global network, with a footprint spanning over 50 countries worldwide
- Specialised delivery services (same day, temperature-controlled, etc.) and e-commerce services

2.1bn

parcels handled worldwide

€15,679m

in revenue

2030 AMBITION

Be the international benchmark in sustainable delivery and a catalyst for commercial exchanges:

- Strengthen the core business in Europe (BtoB and BtoC home delivery, cross-border flows)
- Accelerate growth drivers (out-of-home delivery, food delivery and healthcare)
- Develop its presence internationally and in e-commerce services

Retail Customers and Digital Services

- Provide omni-channel distribution of the group's offers to individuals, professionals and small communities of less than 10,000 inhabitants
- Develop digital trust services through Docaposte and continue the group's digital transformation

4.2m

French people with a La Poste Digital Identity

€6,549m

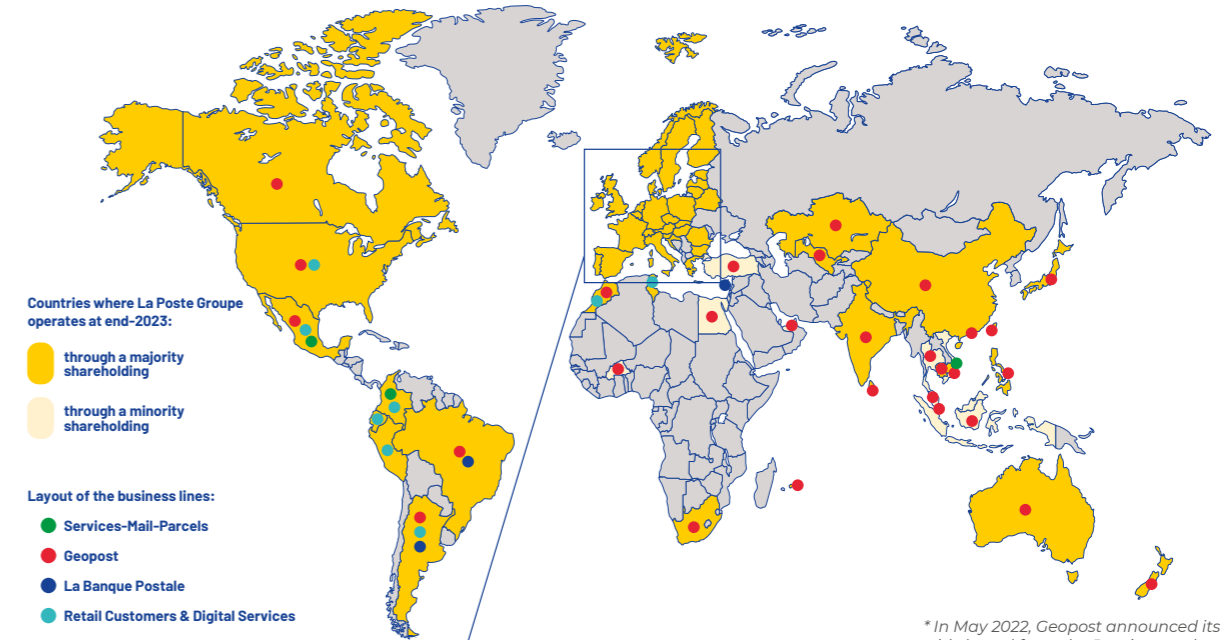
in revenue

2030 AMBITION

Make La Poste the number 1 platform for in-person and digital services in France by meeting three challenges:

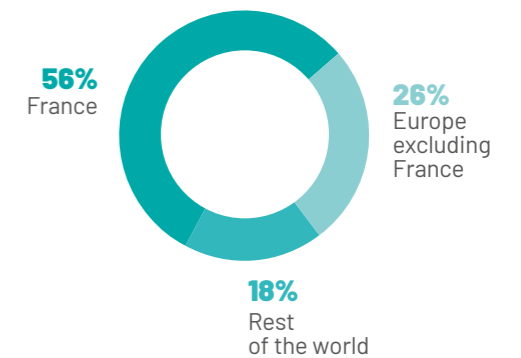
- Presence, by leveraging our post office network and developing a more open physical and digital partnership model
- Simultaneous improvement of the customer experience and the postal worker experience
- Business development with digital and local services as growth drivers

Global reach



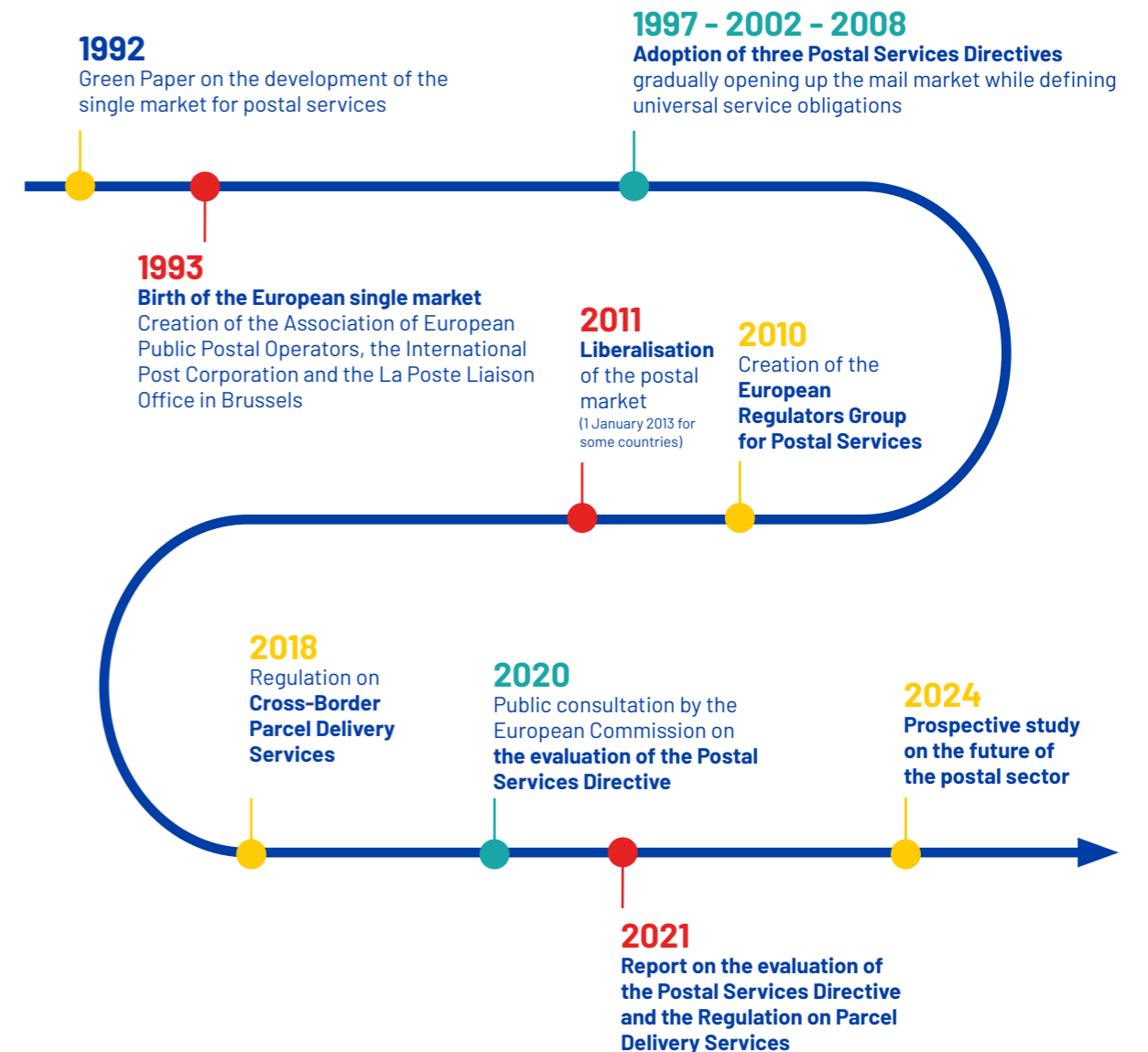
Group geographic footprint at 31 December 2023

44% of revenue generated internationally



SUPPORTING A POSTAL SECTOR FOR ALL

Development of the European postal services



The postal sector is regulated by the 1997 Postal Services Directive, which was amended in 2002 and 2008. This directive led to the definition of a universal postal service and its financing methods, measures to improve service quality and the full-scale liberalisation of the mail sector. It also gave rise to the establishment of an independent regulator in each Member State.

Taking on the challenge of lower mail volumes

Since the last revision of the Directive, and as a result of the increasing digitisation of the economy, mail volumes have fallen significantly across Europe. This trend persisted during the Covid-19 pandemic, which also demonstrated the utility and social value of postal operators at a time when their financial balance was under continued strain. Despite this downward trend in mail volumes, the principles of the universal postal service – affordability, accessibility, national postal coverage, non-discrimination, cost-oriented prices – remain relevant. However, the sustainability of these principles requires politicians and stakeholders to examine the future of the regulatory framework for postal services.

Targeted legislation

The numerous legitimate expectations of the postal sector, whether economic, social or environmental, need not all be dealt with in a sector-specific directive, when better-suited and complementary horizontal legislation already exists. For example, the Corporate Sustainability Reporting Directive (CSRD) already covers environmental, social and governance issues throughout the corporate value chain. Similarly, postal service regulation must spare sectors where competition is functioning well, such as the parcels market. Lastly, the concept of universal service must remain a central element, as opposed to restricting services to vulnerable people or isolated areas, as this is the only way to meet the manifold needs of citizens while preserving the network effect.

Developing adapted offers

Subsidiarity is a key element in adapting services to users' needs. By offering a satisfactory degree of subsidiarity under the control of independent national regulators, the Directive has already enabled many European countries to adapt their universal service offerings and services. In the light of changing postal usage, mail delivery methods defined in the Directive could be reviewed (frequency, delivery times, place of delivery) in terms of user preferences and specific national characteristics, with due regard for subsidiarity.

Economic sustainability

European decision-makers must guarantee the long-term financing of the universal postal service to enable the postal sector to play its social and societal role to the full, against a backdrop of financial instability due to the fall in mail volumes. By providing adequate support to universal service providers (via State aid or appropriate financing arrangements), the accessibility, affordability and quality of postal services can be preserved for all citizens, regardless of their location or socio-economic status.

La Poste points out that mail continues to have a high social value and calls for the intrinsic character of the sector-specific Postal Services Directive 97/67/EC (as amended in 2022 and 2008) to be preserved. This directive has proved its effectiveness in organising the universal postal service.

60,000
postal carriers and
parcel deliverers
operating throughout
France, six days a week.

44.2 million
letterboxes served daily.

6 billion
letters carried
by La Poste in 2023,
compared with 18 billion
in 2008.

Data at 31 December 2023



SUPPORTING E-COMMERCE MARKET DYNAMICS



Online shopping has become a well-established consumer habit. Parcel delivery services have therefore become an essential link between companies and their customers. The market has grown rapidly over the last ten years, and is only just beginning to stabilise.

Parcel delivery: a highly competitive business

Traditional postal operators occupy very varied positions in the parcel delivery market. However, one commonality is that they provide a universal parcel service up to 10kg or 20kg, in accordance with the Postal Services Directive. At present, the Member States have chosen to restrict the universal service to parcels for individuals, as the market dynamics for professionals favour a diversified and competitive offer. There are also no market failures that would justify additional legislative and regulatory action.

In this constantly evolving ecosystem, competition is in full swing: the price per unit for parcel transport is falling, delivery times are getting shorter, and the market is innovating by offering ever more effective tracking services and developing alternative delivery solutions for home deliveries. For several years now, consumers have not seen delivery as an obstacle to online shopping.

Delivery and fair competition

To stay relevant in the postal market, parcel operators are constantly adapting to the demands of the major contracting customers and consumers. The market power held by some very large platforms has turned the balance of power on its head. La Poste Groupe believes that the full application of competition law and the Digital Markets Act (DMA), which has been in force since March 2024, are the most appropriate instruments for preventing abuses.

Ensuring good working conditions in the delivery sector is also a major issue for e-commerce as far as fairness and ethics are concerned. La Poste insists that all service providers comply with existing national labour laws. It must be possible to easily identify and punish any occurrences of abuse, particularly when employing subcontractors. At European level, the recent directives on corporate sustainability and due diligence and on non-financial reporting also cover the social issues linked to outsourced labour.

In a highly competitive parcel delivery sector, the market is evolving to meet customer expectations. And, like all sectors, it is also subject to cross-sectoral environmental and social regulations. Accordingly, additional sector-specific regulation is not justified.

SUPPORTING THE BALANCED REGULATION OF NON-EU E-COMMERCE



E-commerce has become a global market. As a major player in cross-border trade, La Poste Groupe is particularly sensitive to customs issues, as they have a major impact on its international business model.

Reinforcing import security

Since March 2021, La Poste, like other European postal operators, has been subject to a significant increase in regulatory constraints. The first was the implementation of the first phase of the new security and safety programme prior to the arrival of imports at customs (ICS2); secondly, the application of new VAT rules on e-commerce items; and thirdly, the obligation to introduce a completely paperless system for the declaration for all goods. Complying with all three of these regulations at once is complex, since it calls into question all the logistical and industrial processes for mail worldwide, as well as the exchange rules drawn up by all the States within the Universal Postal Union. This transformation has led to a considerable fall in the flow of goods imported into the European Union since 2021, and continues to place severe constraints on global postal logistics through the deployment of the second and third phases of ICS2.

Improving the efficiency of customs processes

The draft reform of the Union Customs Code, currently under review, is extremely ambitious and has the full support of La Poste Groupe in terms of the reform's objectives to make the single market more efficient. Nevertheless, the various proposals reveal aspects that are highly complex in their application and will require significant support for operators and project management that is as inclusive and clear as possible between the authorities and the players in the e-commerce market. The proposals put forward by La Poste Groupe are designed to simplify and systematise the rules so that customs provisions can be fully effective.

Increasingly complex rules

With regard to non-tariff regulations such as the Carbon Border Adjustment Mechanism (CBAM), the forced labour regulation, the regulation on deforestation and the action plan on the circular economy, their application to the postal sector remains vague and needs to be clarified.

La Poste Groupe is calling for customs measures that are compatible with the international regulations of the Universal Postal Union and whose application does not lead to the disorganisation of the logistics chains of European operators, nor to disproportionate administrative burdens.

SUPPORTING A GREEN, NET-ZERO ECONOMY



As a mission-led company, La Poste has made supporting the environmental transition a priority in its strategic plan. Faced with the urgent need to combat climate change, the group is capitalising on more than 20 years of action in favour of the environment as a means of involving its customers and generating a positive impact. On the strength of this commitment and given its heritage built around serving local communities, La Poste Groupe, together with the entire postal sector, supports the deployment of the Green Pact and all its applications.

Prioritising transport decarbonisation

Transport accounts for 90% of La Poste Groupe's GHG emissions. This is why it is vital for the group to continue its efforts and investment in decarbonising its fleets and those of its partners. For first and last mile deliveries, the group is accelerating the electrification of its fleets and the development of cargo bikes.

The next parliamentary term should be used to limit the additional costs associated with the acquisition of new electric commercial vehicles through targeted aid.

For long-distance transport, optimising routes and loads and thereby reducing the number of miles travelled is already a major focus of La Poste's efforts. In order to accelerate the decarbonisation of long-distance road transportation, La Poste believes that it is necessary to rely first on transitional low-carbon solutions (biofuels, biogas) while experimenting with and supporting the introduction of low-emission solutions (electric, green hydrogen, etc.).

Regulations aimed at decarbonising the transport and delivery sector should be technologically neutral, distinct according to the type of vehicle and use, and should account for CO₂ emissions by also taking into account emissions from the production of the energy used.

Net-zero

emissions by 2040

La Poste Groupe is the only French company to hold Science Based Targets (SBTi) certification in the fields of shipping, logistics and banking, with a target of net-zero emissions by 2040.

39,600

electric vehicles at end-2023

La Poste Groupe already has one of the largest low-emission vehicle fleets in Europe (37% of the total fleet).

80%

electric vehicles

This is the target set by La Poste Groupe for its entire fleet by 2030.

Transport and delivery: differences to be taken into account

European regulations do not consider delivery as a sub-sector of road transport, nor do they include any dedicated indicator for this activity, despite the fact that it has specific and distinct characteristics.

With regard to the Regulation on the establishment of a framework to facilitate sustainable investment (taxonomy), the delegated acts not yet in force could make this Regulation fully effective by integrating into the Climate Delegated Act a new activity dedicated to the postal sector by simply combining the existing activities of cyclo-logistics, light commercial vehicles and road haulage within a single activity based on the combined use of at least two types of transport.

The Environment Delegated Act should also recognise postal activities as enabling the circular economy, as they contribute to the affordable collection and distribution of items exchanged between private individuals.

With regard to the implementation of the Corporate Sustainability Reporting Directive (CSRD), La Poste is participating in the work carried out by the European Financial Reporting Advisory Group to the European Commission (EFRAG). It hopes that the specific characteristics of postal delivery will be recognised within the EFRAG working group on "Road Transportation".

Lastly, with regard to the Regulation to establish a common methodological approach for transport companies to calculate their greenhouse gas emissions (CountEmissionsEU), La Poste is suggesting that emissions are allocated per item transported (parcels or letters) and not to the tonne per kilometre.

In order to drive decarbonisation, measure its efforts and inform its customers, the postal sector requires indicators tailored to its specific needs.

Reducing the overall environmental impact of e-commerce

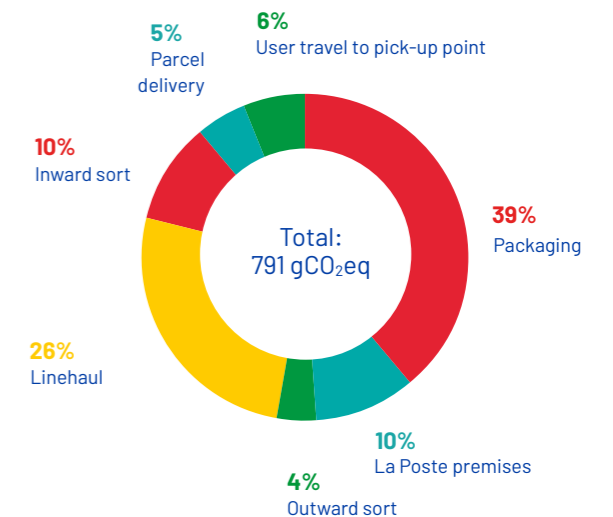
In addition to transport and delivery, La Poste Groupe is working towards the reduction of e-commerce emissions overall. However, supporting this transition will require a joint effort from all the players in e-commerce, including e-merchants, customers, carriers, etc.

Optimising packaging with e-merchants: in addition to reducing the environmental footprint of its own packaging, La Poste advises its e-commerce customers to reduce the empty space in their packaging and the consumption of raw materials, and to incorporate recycled materials while maintaining the strength of the packaging. In partnership with customers and researchers, the group is working towards introducing eco-designed packaging and developing reusable packaging offers and collection systems for empty packaging so that they can be recycled or reused.

The Postal Directive could contribute to the harmonisation of measures by including a reference to such standards, which have been developed in partnership by standard setters and the various delivery stakeholders.

Better information for customers: customers need to be able to compare the emissions for the letters and parcels they send and receive, so that they can make informed decisions about their environmental footprint. To achieve this, common methodologies for calculating emissions and rules for comparability must be developed. The European Committee for Standardization (CEN) is working on these issues and has adopted a standard to facilitate comparison (Parcel Delivery Environmental Footprint – PDEF). The delivery location can also have a significant impact on emissions. Whether deliveries are to the home or pick-up points and lockers, no method is inherently green, although there is currently a trend towards delivering to pick-up points or lockers as being a greener option than home delivery. However, in order to compare the environmental impact of home and out-of-home deliveries on an equivalent basis, the customer's journey to the collection point must be taken into account, as stipulated in the Corporate Sustainability

Breakdown of the average impact of an e-commerce parcel on climate change



Source: Life Cycle Assessment of a Parcel - Ecoact / La Poste 2023 study

Reporting Directive (CSRD). For example, home delivery is no less environmentally friendly than an out-of-home delivery if the recipient must travel several miles by car to collect the parcel. On the contrary, it can be more environmentally friendly than out-of-home delivery if the delivery operator uses a low-carbon delivery method.

La Poste is asking that the approaches used to compare the emissions of the various delivery methods should consider the recipient's journey to the collection point.



SUPPORTING A SOVEREIGN, AGILE AND INNOVATIVE DIGITAL ENVIRONMENT



Digital technology plays a central role in the "La Poste 2030, committed for you" strategic plan, which has been deployed since 2021. The group's ambition is to remain the leader in digital trust. In addition to the quest for performance and competitiveness, La Poste Groupe is committed to carrying out this digital transformation while respecting the values of general interest and trust that are part of its DNA. It is a key player in this transformation, thanks to its position in digital trust and sovereignty as well as its unique ability to combine the physical, the human and the digital. Some issues, such as digital identity, artificial intelligence (AI), cybersecurity and data governance, are of paramount importance.

Encouraging innovation and ensuring a level playing field

After a particularly dynamic 2019-2024 term, Europe has profoundly reformed and enriched the regulatory framework of the digital single market. In total, almost twenty texts have a direct impact on digital players, including La Poste Groupe. These measures aim to provide a framework and promote a secure, ethical and innovative digital environment.

However, it is time to move on from regulatory innovation to technological innovation. Digital technologies offer considerable opportunities to boost productivity within the European economy. Against a backdrop of unbridled global competition in innovation, the European Union must design a regulatory framework favourable to innovation and to fair competition.

The European Union can secure a significant competitive advantage in the global economy by encouraging innovation and investing massively in cutting-edge technologies such as cloud, AI and cybersecurity.

To stimulate innovation and digital transformation, we need to adopt an ambitious funding policy. Investing in these strategic areas is essential to ensuring the competitiveness of the European economy.

413

post offices bearing the France Services label to support citizens with their online administrative procedures.

10.2 million

Digiposte digital safes and more than 4.2 million La Poste Digital Identities.

120 million

electronic signatures generated per year, making Docaposte the leading operator in this market.

Data at 31 December 2023

Supporting businesses and putting an end to regulatory inflation

The regulatory drive in the digital sector must be stopped. It is essential to step up support for businesses in implementing existing rules now. In addition, it would be appropriate to intensify industrial cooperation by focusing on shared standards.

Several texts adopted during the last term require additional measures to be implemented. This is particularly true of the Regulation on establishing the European Digital Identity Framework (eIDAS2), which aims to create a mobile application enabling European citizens to authenticate their identity and access public and private services. La Poste Groupe, which is heavily involved in this area, will actively contribute to the work and implementation of this service, while also monitoring developments in electronic archiving and electronic signatures.

Regarding the negotiations on the AI Act, La Poste Groupe played an influential role thanks to its experience in ethical project design. It is rolling out nearly 100 data and AI projects, including La Poste GPT generative AI. This AI software is developed in technological environments controlled by the group and trained on its own databases to improve performance. La Poste Groupe has also adopted a new Data & AI charter to reinforce this commitment. The group will continue to closely monitor developments surrounding these issues on the European stage.

La Poste Groupe has also taken part in negotiations at European level on the new NIS2 directive and the Cyber Resilience Act, among others, and is actively collaborating with associations and federations in this area.



Cyber risk is taking centre stage, with the rise in attacks across the globe. In response, and thanks to its 300 cybersecurity experts, La Poste Groupe has drawn up a detailed cyber risk map, which is regularly updated.

Furthermore, La Poste Groupe has transformed the data at its disposal into a strategic asset. This transformation is underpinned by the implementation of data quality measures, which makes it possible to identify areas for potential improvement. La Poste Groupe is strongly positioned and has played an active role in European discussions, particularly during negotiations on the Data Act, the Data Governance Act and the European Health Data Space.

In view of recent legal and digital developments, it is now advisable to focus on implementing and optimising the existing legislative framework.

Promoting Europe's sovereignty

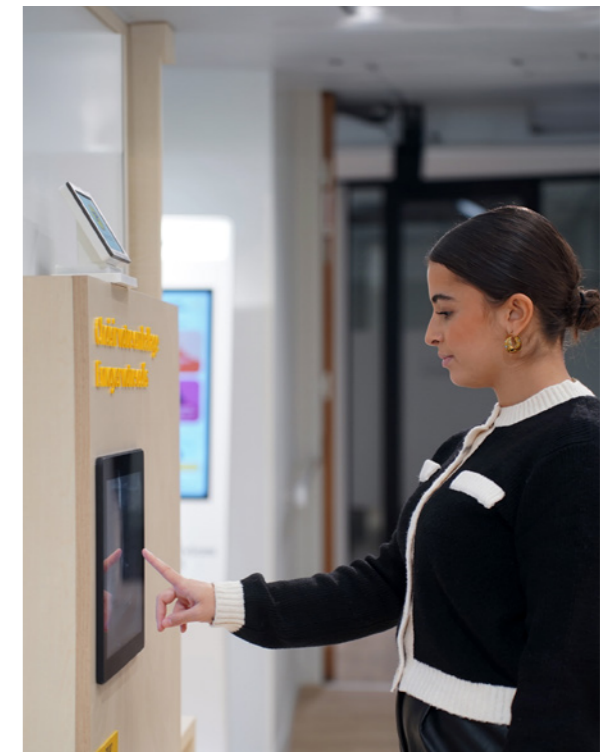
In October 2022, Docaposte, a subsidiary of La Poste Groupe, Dassault Systèmes, Bouygues Telecom and Banque des Territoires joined forces and combined their expertise as part of a 100% French industrial consortium to create NumSpot, a company dedicated to developing a comprehensive range of European trusted, sovereign cloud services. In an ultra-competitive environment, NumSpot is positioning itself very specifically on trust and sovereignty. Some processes and data are extremely sensitive and must be treated under very strict conditions of technical and operational security and legal certainty.

It is essential that solid legal certainty is required in order to exclude any risk of data breaches via non-European regulatory mechanisms with extraterritorial reach.

Combining ethics and innovation

To illustrate these principles, in 2022, La Poste Groupe set up an experiment with virtual worlds and developed an NFT (Non-Fungible Token) offering its business customers access to the world of Web 3.0, which transforms the current relationship codes between brands and consumers by enabling the creation of communities, the co-construction of offers, access to exclusive experiences, etc. It also supported Picard in launching Pic art, its first Web 3.0 marketing campaign combining mail as an educational vehicle and a collection of NFTs giving access to exclusive in-store experiences.

In order to enable companies to innovate and remain competitive, La Poste Groupe believes it is necessary to invest in and support European players in promoting the development of virtual worlds that are interoperable, environmentally friendly and aligned with European values.



SUPPORTING A SAVINGS AND INVESTMENT UNION

La Poste Groupe is a major player in European long-term investment and financing, particularly through its subsidiaries La Banque Postale and CNP Assurances. The group is demonstrating its commitment to financing the twin climate and digital transition, in particular by raising €100 billion over five years to decarbonise the economy, in collaboration with Caisse des Dépôts, the group's majority shareholder.

La Poste Groupe, through its subsidiary La Banque Postale, a key player in the just transition, also granted €1.62 billion in green and social loans to local authorities in 2023. La Poste Groupe is also a major player in inclusive banking for all, thanks to the public accessibility service mission entrusted to its banking subsidiary. However, to make this twin transition possible, the European Union needs to strengthen its investment capacity and to channel the €33,000 billion in savings of European citizens towards its environmental priorities.

Banking union and fair competition

La Poste Groupe supports the Banking Union project, an essential tool for strengthening financial stability in Europe. To ensure its success, the principle of "same activities, same risks, same rules" and equal treatment of all banking players must be at the heart of the work of the next parliament. Constructive dialogue will be needed to strike a balance between the need for European solidarity and the need to take into account the specific situation of the various national banking sectors, without excessively relaxing the rules governing access to the Single Resolution Fund or the bail-in principle. Similarly, if a European Deposit Insurance Scheme (EDIS) were to be set up, it should apply equally to all European banks.

Preserving access to banking advice

A balance needs to be struck concerning the Retail Investment Strategy (RIS), which aims to encourage the investment of European savings in financial products to help finance the energy and digital transitions. It is important to reconcile investor protection with the smooth flow of subscription processes and to preserve the pooling of investment advice costs, so as to ensure that all Europeans, regardless of socio-economic background, have access to financial advice and support services.

Digital Euro currency - clarifications expected

The project to introduce the digital retail euro, bringing with it major opportunities and challenges, still raises many questions and concerns. La Poste Groupe will pay close attention to the balance of the business model, the fairness of competition amongst non-banking players and the prevention of potential risks to financial stability and bank deposits. The aim here should be to design a system that adds value for consumers, is consistent with the existing right to a bank account and preserves the ecosystem and sovereignty of payments in Europe.

Giving customers control over their financial data

The initiative to promote access to financial data (FIDA Regulation) is highly ambitious, both in terms of the extensive scope of its data coverage and the timeframe for its implementation. The legislator will have to ensure that progress is made gradually and in a concerted manner, as making European financial data available too quickly would run a significant risk of fraud and vulnerability. Lastly, to ensure a level playing field, large digital platforms (gatekeepers) that are not licensed for financial activities should be excluded from the scope.



In order to finance the environmental and digital transitions, the European Union will need to strengthen its capacity for sustainable investment, in particular through a pan-European offer and by better channelling household savings.

To achieve this, it will need to maintain access to financial advice for all, ensure a level playing field and preserve the stability and competitiveness of the financial system.

11th
bancassurer
in the eurozone with assets totalling
€738 billion.

18.5 million
customers
individuals, companies and
players in the local public sector.

€31.1 billion
in outstanding loans for SME/ISEs and
the local public sector.

17,000
postal contact points
throughout France, including 7,000
post offices, providing essential local
services to customers.

Data at 31 December 2023



La Poste Groupe's teams are at your disposal to discuss all the issues referred to in this document and to support the work of the European institutions in the coming parliamentary term.

Contacts:

Christelle Defaye Geneste
Director of European Affairs and Customs

La Poste Liaison Office in Brussels
Rue du Trône, 100
1050 Brussels

christelle.geneste@laposte.fr

Join us on LinkedIn:
[La Poste Groupe's European challenges](#)



**EUROPEAN AND
INTERNATIONAL RELATIONS DEPARTMENT**

9 rue du Colonel Pierre Avia
75757 Paris Cedex 15, France
Tel.: +33 (0)1 55 44 00 00

www.lapostegroupe.com

