End-2014 G-SIB Assessment Exercise

v4.1.0

General Bank Data

Section 1 - General Information	GSIB	Response		Checks	Comments	Supervisor Comments
a. General information provided by the relevant supervisory authority:						
(1) Country code	1001	FR	1.a.(1)			
(2) Bank name	1002	La Banque Postale	1.a.(2)			
(3) Reporting date (yyyy-mm-dd)	1003	2014-12-31	1.a.(3)			
(4) Reporting currency	1004	EUR	1.a.(4)			
(5) Euro conversion rate	1005	1	1.a.(5)			
(6) Submission date (yyyy-mm-dd)	1006	2015-04-30	1.a.(6)			
b. General Information provided by the reporting institution:						
(1) Reporting unit	1007	1 000	1.b.(1)			
(2) Accounting standard	1008	IFRS	1.b.(2)			
(3) Date of public disclosure (yyyy-mm-dd)	1009	2015-03-19	1.b.(3)			
(4) Language of public disclosure	1010	French	1.b.(4)			
(5) Web address of public disclosure	1011	https://www.labanquepostale.fr/groupe/Investisseur.html	1.b.(5)		Publication différée d'une version corrigée afin	

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Counterparty exposure of derivatives contracts	1012	685 485	2.a.			Swap en valeur de remplacement suivant article 274	
b. Gross value of securities financing transactions (SFTs)	1013	4 188 151	2.b.			Reverse repo non compensé	
c. Counterparty exposure of SFTs	1014	514 951	2.c.			Net de la différence positive entre les RP/RV - les	
d. Other assets	1015	205 166 850	2.d.				
(1) Securities received in SFTs that are recognised as assets	1016	0	2.d.(1)		Confirmed zero	pas de titres recu en repo	
e. Total on-balance-sheet items (sum of items 2.a, 2.b, 2.c, and 2.d, minus 2.d.(1))	1017	210 555 437	2.e.				
f. Potential future exposure of derivative contracts	1018	515 688	2.f.				
g. Notional amount of off-balance-sheet items with a 0% credit conversion factor	1019	8 595 440	2.g.			Facilités de caisse revocable à moins de 30 jours	
(1) Unconditionally cancellable credit card commitments	1020	0	2.g.(1)		Confirmed zero		
(2) Other unconditionally cancellable commitments	1021	8 595 440	2.g.(2)				
h. Notional amount of off-balance-sheet items with a 20% credit conversion factor	1022	6 158 561	2.h.				
i. Notional amount of off-balance-sheet items with a 50% credit conversion factor	1023	1 854 596	2.i.				
j. Notional amount of off-balance-sheet items with a 100% credit conversion factor	1024	4 803 057	2.j.				
k. Total off-balance-sheet items (sum of items 2.f, 2.g, and 2.h through 2.j, minus 0.9 times the sum of items 2.g.(1) and 2.g.(2))	1025	14 191 446	2.k.				
l. Entities consolidated for accounting purposes but not for risk-based regulatory purposes:							
(1) On-balance-sheet assets	1026	0	2.l.(1)		Confirmed zero		
(2) Potential future exposure of derivatives contracts	1027	0	2.l.(2)		Confirmed zero		
(3) Unconditionally cancellable commitments	1028	0	2.l.(3)		Confirmed zero		
(4) Other off-balance-sheet commitments	1029	0	2.l.(4)		Confirmed zero		
(5) Investment value in the consolidated entities	1030	0	2.l.(5)		Confirmed zero		
m. Regulatory adjustments	1031	1 410 026	2.m.				
n. Total exposures indicator (sum of items 2.e, 2.k, 2.l.(1), 2.l.(2), 0.1 times 2.l.(3), 2.l.(4), minus the sum of items 2.l.(5) and 2.m)	1032	223 336 857	2.n.				

Interconnectedness Indicators

Section 3 - Intra-Financial System Assets	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Funds deposited with or lent to other financial institutions	1033	6 308 590	3.a.			Compte courant hors banque centrale+ certificat de	
(1) Certificates of deposit	1034	5 303 093	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1035	1 758 763	3.b.				
c. Holdings of securities issued by other financial institutions:							
(1) Secured debt securities	1036	5 576 598	3.c.(1)			Titres covered	
(2) Senior unsecured debt securities	1037	12 426 435	3.c.(2)			Titres unsecured	
(3) Subordinated debt securities	1038	195 251	3.c.(3)				
(4) Commercial paper	1039	0	3.c.(4)		Confirmed zero		
(5) Equity securities	1040	1 039 043	3.c.(5)				
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	1041	0	3.c.(6)		Confirmed zero		
d. Net positive current exposure of securities financing transactions with other financial institutions	1042	365 210	3.d.			sur ensemble repo et reverse repo avec MNA	
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:							
(1) Net positive fair value	1043	1 404 565	3.e.(1)				
(2) Potential future exposure	1044	853 377	3.e.(2)				
f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1045	29 927 832	3.f.				

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Deposits due to depository institutions	1046	795 262	4.a.				
b. Deposits due to non-depository financial institutions	1047	1 604 388	4.b.				
c. Unused portion of committed lines obtained from other financial institutions	1048	0	4.c.		Confirmed zero		
d. Net negative current exposure of securities financing transactions with other financial institutions	1049	591 021	4.d.			sur ensemble repo et reverse repo avec MNA	
e. Over-the-counter derivatives with other financial institutions that have a net negative fair value:							
(1) Net negative fair value	1050	527 449	4.e.(1)				
(2) Potential future exposure	1051	121 812	4.e.(2)				
f. Intra-financial system liabilities indicator (sum of items 4.a through 4.e.(2))	1052	3 639 931	4.f.				

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	1053	2 239 476	5.a.			SFH titres securisé	
b. Senior unsecured debt securities	1054	1 381 193	5.b.			Emprunt obligataire	
c. Subordinated debt securities	1055	2 458 098	5.c.			Dettes subordonnés	
d. Commercial paper	1056	0	5.d.		Confirmed zero		
e. Certificates of deposit	1057	5 769 909	5.e.			Certificat de dépots	
f. Common equity	1058	0	5.f.		Confirmed zero		
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	1059	0	5.g.		Confirmed zero		
h. Securities outstanding indicator (sum of items 5.a through 5.g)	1060	11 848 676	5.h.				

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	Reported in	Amount in thousands of the specified currency	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Australian dollars	AUD	AUD 0	1061	0	6.a.		Confirmed zero		
b. Brazilian real	BRL	BRL 0	1062	0	6.b.		Confirmed zero		
c. Canadian dollars	CAD	CAD 59 331	1063	40 501	6.c.				
d. Swiss francs	CHF	CHF 525	1064	432	6.d.				
e. Chinese yuan	CNY	CNY 0	1065	0	6.e.		Confirmed zero		
f. Euros	EUR	EUR 597 852 749	1066	597 852 749	6.f.			Target 2 + chéque+carte+mandats	
g. British pounds	GBP	GBP 4 230 033	1067	5 249 726	6.g.				
h. Hong Kong dollars	HKD	HKD 0	1068	0	6.h.		Confirmed zero		
i. Indian rupee	INR	INR 0	1069	0	6.i.		Confirmed zero		
j. Japanese yen	JPY	JPY 4 110 363	1070	29 311	6.j.				
k. Swedish krona	SEK	SEK 0	1071	0	6.k.		Confirmed zero		
l. United States dollars	USD	USD 22 170 514	1072	16 715 250	6.l.				
m. Payments activity indicator (sum of items 6.a through 6.l)			1073	619 887 968	6.m.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	152 462 486	7.a.			Fin 22,2 déclaration	

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Equity underwriting activity	1075	0	8.a.		Confirmed zero		
b. Debt underwriting activity	1076	0	8.b.		Confirmed zero		
c. Underwriting activity indicator (sum of items 8.a and 8.b)	1077	0	8.c.				

Complexity indicators

Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. OTC derivatives cleared through a central counterparty	1078	0	9.a.		Confirmed zero		
b. OTC derivatives settled bilaterally	1079	60 329 493	9.b.			HFT et dérivés de couverture sur les financials	
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	60 329 493	9.c.				

Section 10 - Trading and Available-for-Sale Securities	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Held-for-trading securities (HFT)	1081	9 326 912	10.a.			FINREP FIn14	
b. Available-for-sale securities (AFS)	1082	10 074 028	10.b.			FINREP FIn14	
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	3 062 000	10.c.			LCR hors REPOs et HTM	
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	1 684 000	10.d.			LCR hors REPOs et HTM	
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	14 654 940	10.e.				

Section 11 - Level 3 Assets	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs)	1086	252 968	11.a.				

Cross-Jurisdictional Activity Indicators

Section 12 - Cross-Jurisdictional Claims	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis)	1087	25 397 832	12.a.				

Section 13 - Cross-Jurisdictional Liabilities	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088	1 108 817	13.a.				
(1) Any foreign liabilities to related offices included in item 13.a.	1089	0	13.a.(1)		Confirmed zero		
b. Local liabilities in local currency (excluding derivatives activity)	1090	0	13.b.		Confirmed zero		
c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1))	1091	1 108 817	13.c.				

Ancillary Data

Section 14 - Ancillary Indicators	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	202 099 695	14.a.				
b. Retail funding	1093	160 434 859	14.b.				
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)	1094	21%	14.c.				
d. Total gross revenue	1095	7 756 340	14.d.				
e. Total net revenue	1096	5 871 917	14.e.				
f. Foreign net revenue	1097	0	14.f.		Confirmed zero		
g. Gross value of cash lent and gross fair value of securities lent in SFTs	1098	21 405 473	14.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	7 436 314	14.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	296 964	14.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	327 447	14.j.				

		Amount in single units		Checks	Remarks	Comments	Supervisor Comments
k. Number of jurisdictions	1102	18	14.k.				

Section 15 - Ancillary Items	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total exposures prior to regulatory adjustments (January 2014 definition)	1103	217 988 956	15.a.			QIS bale 3	
b. Total exposures for the calculation of the leverage ratio (January 2014 definition)	1104	217 402 446	15.b.			QIS bale 3	
c. Loans obtained from other financial institutions	1105	1 346 614	15.c.				
d. Certificates of deposit included in items 4.a and 4.b	1106	1 681 276	15.d.				
e. Held-to-maturity securities	1107	28 263 626	15.e.				

f. Payments made in the reporting year	Reported in	Amount in thousands of the specified currency	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
(1) Mexican pesos	MXN	MXN 0	1108	0	15.f.(1)		Confirmed zero		
(2) New Zealand dollars	NZD	NZD 0	1109	0	15.f.(2)		Confirmed zero		
(3) Russian rubles	RUB	RUB 0	1110	0	15.f.(3)		Confirmed zero		

Memorandum Items

Section 16 - Size Items	GSIB	Amount in thousand EUR		Checks	Remarks	Comments Regarding Data Quality/Availability	Supervisor Comments
a. Total assets under the regulatory scope of consolidation	1111	210 506 052	16.a.			Société d'assurance MEE	
b. Total assets under the accounting scope of consolidation	1112	212 838 845	16.b.			yes	
c. Total assets of insurance subsidiaries gross of intragroup exposures	1113	2 377 764	16.c.			ICO liés à la sté d'assurance LBPP et lBP Iard	
d. Total assets of insurance subsidiaries net of non-insurance intragroup exposures	1114	2 332 922	16.d.			Différence NS	
e. Total off-balance-sheet assets of insurance subsidiaries gross of intragroup exposures	1115	4 520	16.e.			Filiale LBPP : un engagement recu correspondant à	
f. Total off-balance-sheet assets of insurance subsidiaries net of non-insurance intragroup exposures	1116	4 520	16.f.			Filiale LBPP : un engagement recu correspondant à	
g. Total exposures including investments in insurance subs outside the regulatory scope of consolidation	1117	220 660 456	16.g.			Total Actif accounting + HB leverage	

Section 17 - Interconnectedness Items	GSIB	Amount in thousand EUR		Checks	Remarks	Comments Regarding Data Quality/Availability	Supervisor Comments
a. Book value of equities for which a market price is unavailable	1118	0	17.a.		Confirmed zero	NA	
b. Certificates of mutual banks	1119	0	17.b.		Confirmed zero	NA	
c. Minority interest	1120	821	17.c.			Non significatif	

Section 18 - Substitutability/Financial Infra. Items	Reported in	Amount in thousands of the specified currency	GSIB	Amount in thousand EUR		Checks	Remarks	Comments Regarding Data Quality/Availability	Supervisor Comments
a. Payments made as a correspondent for other banks									
(1) Australian dollars	AUD	AUD 0	1121	0	18.a.(1)		Confirmed zero	NA	
(2) Brazilian real	BRL	BRL 0	1122	0	18.a.(2)		Confirmed zero	NA	
(3) Canadian dollars	CAD	CAD 39 825	1123	27 186	18.a.(3)		Estimated value	Best estimation	
(4) Swiss francs	CHF	CHF 0	1124	0	18.a.(4)		Confirmed zero	Best estimation	
(5) Chinese yuan	CNY	CNY 0	1125	0	18.a.(5)		Confirmed zero	NA	
(6) Euros	EUR	EUR 577 854 110	1126	577 854 110	18.a.(6)		Estimated value	Best estimation	
(7) British pounds	GBP	GBP 4 220 949	1127	5 238 452	18.a.(7)		Estimated value	Best estimation	
(8) Hong Kong dollars	HKD	HKD 0	1128	0	18.a.(8)		Confirmed zero	NA	
(9) Indian rupee	INR	INR 0	1129	0	18.a.(9)		Confirmed zero	NA	
(10) Japanese yen	JPY	JPY 4 038 090	1130	28 795	18.a.(10)		Estimated value	Best estimation	
(11) Swedish krona	SEK	SEK 0	1131	0	18.a.(11)		Confirmed zero	NA	
(12) United States dollars	USD	USD 0	1132	0	18.a.(12)		Confirmed zero	na	
(13) Mexican pesos	MXN	MXN 0	1133	0	18.a.(13)		Confirmed zero	NA	
(14) New Zealand dollars	NZD	NZD 0	1134	0	18.a.(14)		Confirmed zero	NA	
(15) Russian rubles	RUB	RUB 0	1135	0	18.a.(15)		Confirmed zero	NA	
b Trading volume of securities issued by sovereigns			1136	782 728	18.b.			Fin 4,1	
c. Trading volume of securities issued by other public sector entities			1137	7 447 679	18.c.			Fin 4,1	
d. Trading volume of other fixed income securities			1138	62 534	18.d.			Fin 4,1	
e. Trading volume of listed equities			1139	0	18.e.		Confirmed zero	NA	
f. Trading volume of all other securities			1140	1 033 972	18.f.			Fin 4,1	
g. Initial margin posted to central counterparties (CCPs) on behalf of clients			1141	0	18.g.		Confirmed zero	NA	
h. Initial margin posted to CCPs for the reporting group's own account			1142	75 874	18.h.			Initial margins LCH et Variation Margin LCH	
i. Default fund contributions to CCPs			1143	6 974	18.i.			Defaut fond LCH	
j. Other facilities to CCPs			1144	0	18.j.		Confirmed zero	Vu avec ACPR Variation IM mis en GSIB 1142	
k. Provision of settlement services in connection with centrally-cleared transactions			1145	212 371	18.k.			Initial margins OTC, Organisé et Repos	

Section 19 - Cross-Jurisdictional Activity Items	GSIB	Amount in thousand EUR		Checks	Remarks	Comments Regarding Data Quality/Availability	Supervisor Comments
a. Foreign derivative claims on an ultimate risk basis	1146	227 914	19.a.			issu du REI	
b. Foreign derivative liabilities (aggregation of BIS locational statistics)	1147	7 155	19.b.			issu du REI	
c. Foreign liabilities on an immediate risk basis (including derivatives)	1148	2 646 714	19.c.			issu du REI	
d. Foreign derivative liabilities on an immediate risk basis	1149	7 155	19.d.			issu du REI	
e. Foreign debt security liabilities on an immediate risk basis	1150	0	19.e.		Confirmed zero	NA	

Annual Average Exchange Rates (Jan 2014 through Dec 2014)

Section 20 - Average Exchange Rates		Conversion to EUR (number of EUR per unit)	GSIB		Checks	Supervisor Comments
a. Australian dollars	AUD	0,679898825	1151	20.a.		
b. Brazilian real	BRL	0,320764323	1152	20.b.		
c. Canadian dollars	CAD	0,682631916	1153	20.c.		
d. Swiss francs	CHF	0,823341177	1154	20.d.		
e. Chinese yuan	CNY	0,122388970	1155	20.e.		
f. Euros	EUR	1,000000000	1156	20.f.		
g. British pounds	GBP	1,241060337	1157	20.g.		
h. Hong Kong dollars	HKD	0,097220784	1158	20.h.		
i. Indian rupee	INR	0,012354599	1159	20.i.		
j. Japanese yen	JPY	0,007130913	1160	20.j.		
k. Mexican pesos	MXN	0,056677559	1161	20.k.		
l. New Zealand dollars	NZD	0,625386872	1162	20.l.		
m. Russian rubles	RUB	0,019894685	1163	20.m.		
n. Swedish krona	SEK	0,109949467	1164	20.n.		
o. United States dollars	USD	0,753940550	1165	20.o.		

Checks Summary

Section 21 - Indicator Values	Indicator value in thousand EUR	GSIB	Indicator value in million EUR		Checks	Explanation of large year-over-year changes	Supervisor Comments
a. Section 2 - Total exposures indicator	223 336 857	1166	€ 223 337	21.a.			
b. Section 3 - Intra-financial system assets indicator	29 927 832	1167	€ 29 928	21.b.			
c. Section 4 - Intra-financial system liabilities indicator	3 639 931	1168	€ 3 640	21.c.			
d. Section 5 - Securities outstanding indicator	11 848 676	1169	€ 11 849	21.d.			
e. Section 6 - Payments activity indicator	619 887 968	1170	€ 619 888	21.e.			
f. Section 7 - Assets under custody indicator	152 462 486	1171	€ 152 462	21.f.			
g. Section 8 - Underwriting activity indicator	0	1172	€ 0	21.g.			
h. Section 9 - OTC derivatives indicator	60 329 493	1173	€ 60 329	21.h.			
i. Section 10 - Trading and AFS securities indicator	14 654 940	1174	€ 14 655	21.i.			
j. Section 11 - Level 3 assets indicator	252 968	1175	€ 253	21.j.			
k. Section 12 - Cross-jurisdictional claims indicator	25 397 832	1176	€ 25 398	21.k.			
l. Section 13 - Cross-jurisdictional liabilities indicator	1 108 817	1177	€ 1 109	21.l.			

m. Other Sections					
(1) Item 1.a - General information provided by the supervisory authority				21.m.(1)	
(2) Item 1.b - General Information provided by the reporting institution				21.m.(2)	
(3) Section 14 - Ancillary Indicators				21.m.(3)	
(4) Section 15 - Ancillary Items				21.m.(4)	
(5) Section 16 - Size Items				21.m.(5)	
(6) Section 17 - Interconnectedness Items				21.m.(6)	
(7) Section 18 - Substitutability/Financial Infra. Items				21.m.(7)	
(8) Section 19 - Cross-Jurisdictional Activity Items				21.m.(8)	
(9) Section 20 - Average Exchange Rates				21.m.(9)	