End-2015 G-SIB Assessment Exercise

v4.2.1

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	2015-12-31	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	2016-03-18	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	2016-04-29	1.b.(3)			
(4) Language of public disclosure	1010	French	1.b.(4)			
(5) Web address of public disclosure	1011	https://www.labanquepostale	1.b.(5)			

Size Indicator

Section 2 - Total Exposures	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Derivatives							
(1) Counterparty exposure of derivatives contracts	1012	861 793	2.a.(1)				
(2) Capped notional amount of credit derivatives	1201	0	2.a.(2)		Confirmed zero	QIS	
(3) Potential future exposure of derivative contracts	1018	366 888	2.a.(3)			QIS	
b. Securities financing transactions (SFTs)							
(1) Adjusted gross value of SFTs	1013	3 675 480	2.b.(1)			Reverse repos sans compensation	
(2) Counterparty exposure of SFTs	1014	502 990	2.b.(2)			Somme de l'ensemble des différences positives (entre	
c. Other assets	1015	212 251 359	2.c.			QIS	
d. Gross notional amount of off-balance sheet items							
(1) Items subject to a 0% credit conversion factor (CCF)	1019	7 861 633	2.d.(1)			QIS. Facilités de caisse revocable à moins de 30 jours	
(2) Items subject to a 20% CCF	1022	5 399 476	2.d.(2)			QIS	
(3) Items subject to a 50% CCF	1023	1 991 832	2.d.(3)			QIS	
(4) Items subject to a 100% CCF	1024	13 866 023	2.d.(4)			QIS	
e. Regulatory adjustments	1031	1 603 568	2.e.				
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) thorough 2.c, 0.1 times 2.d.(1), 0.2 times 2.d.(2), 0.5 times 2.d.(3), and 2.d.(4))	1103	234 386 508	2.f.				

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	2 588 142	3.a.				
(1) Certificates of deposit	1034	2 341 400	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1035	238 868	3.b.			Engagements de financement sur établissements de	
c. Holdings of securities issued by other financial institutions:							
(1) Secured debt securities	1036	5 229 440	3.c.(1)			dettes securisées	
(2) Senior unsecured debt securities	1037	15 700 860	3.c.(2)			dettes non sécurisées	
(3) Subordinated debt securities	1038	3 944	3.c.(3)				
(4) Commercial paper	1039	0	3.c.(4)		Confirmed zero		
(5) Equity securities	1040	984 306	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	472 162	3.d.			Somme de l'ensemble des différences positives des	
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:							
(1) Net positive fair value	1043	266 315	3.e.(1)				
(2) Potential future exposure	1044	129 747	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	25 613 784	3.f.				

Section 4 - Intra-Financial System Liabilities	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Funds deposited by or borrowed from other financial institutions:							
(1) Deposits due to depository institutions	1046	343 649	4.a.(1)				
(2) Deposits due to non-depository financial institutions	1047	964 697	4.a.(2)				
(3) Loans obtained from other financial institutions	1105	1 305 756	4.a.(3)				
b. Unused portion of committed lines obtained from other financial institutions	1048	0	4.b.		Confirmed zero		
c. Net negative current exposure of securities financing transactions with other financial institutions	1049	710 692	4.c.			Somme de l'ensemble des différences négatives des	
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:							
(1) Net negative fair value	1050	76 147	4.d.(1)				
(2) Potential future exposure	1051	40 582	4.d.(2)				
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	3 441 523	4.e.				

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	1053	3 047 629	5.a.			SFH titres securisés	
b. Senior unsecured debt securities	1054	1 177 246	5.b.			Emprunts obligataires amortised cost et Designated at	
c. Subordinated debt securities	1055	3 189 017	5.c.			dettes subordonnées	
d. Commercial paper	1056	0	5.d.		Confirmed zero		
e. Certificates of deposit	1057	4 834 308	5.e.			certificats de dépôts	
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	12 248 200	5.h.				

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Australian dollars (AUD)	1061	0	6.a.		Confirmed zero		
b. Brazilian real (BRL)	1062	0	6.b.		Confirmed zero		
c. Canadian dollars (CAD)	1063	11 249	6.c.			virements	
d. Swiss francs (CHF)	1064	1 929	6.d.			virements	
e. Chinese yuan (CNY)	1065	0	6.e.		Confirmed zero		
f. Euros (EUR)	1066	629 628 020	6.f.			Target 2 + chéques + cartes + mandats + virements +	
g. British pounds (GBP)	1067	5 892	6.g.			virements	
h. Hong Kong dollars (HKD)	1068	0	6.h.		Confirmed zero		
i. Indian rupee (INR)	1069	0	6.i.		Confirmed zero		
j. Japanese yen (JPY)	1070	441	6.j.			virements	
k. Swedish krona (SEK)	1071	0	6.k.		Confirmed zero		
l. United States dollars (USD)	1072	17 573 491	6.l.			cartes + virements	
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	647 221 022	6.m.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	213 060 860	7.a.			FINREP 22	

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	71 626 079	9.b.			OTC trading et couverture	
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	71 626 079	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	10 401 255	10.a.			JV titres HFT FINREP 14	
b. Available-for-sale securities (AFS)	1082	13 547 782	10.b.			JV titres AFS FINREP 14	
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	14 590 270	10.c.			JV titres HFT et AFS FINREP 14 niveau 1	
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	3 816 607	10.d.			Poste du QIS : LCR avec uniquement level 2A assets	
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	5 542 160	10.e.				

Section 11 - Level 3 Assets	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Level 3 assets indicator (Assets valued for accounting purposes using Level 3 measurement inputs)	1086	428 656	11.a.			FINREP 14 niveau 3	

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	21 265 004	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	2 196 388	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	2 196 388	13.c.				

Ancillary Data

Section 14 - Ancillary Indicators	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	207 256 453	14.a.				
b. Retail funding	1093	162 468 477	14.b.				
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)	1094	22%	14.c.				
d. Total gross revenue	1095	7 465 824	14.d.				
e. Total net revenue	1096	5 801 252	14.e.				
f. Foreign net revenue	1097	0	14.f.		Confirmed zero		
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098	20 720 080	14.g.			MEP + COLLAT	
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	7 500 622	14.h.			PEP + COLLAT	
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	555 035	14.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	652 855	14.j.				

		Amount in single units		Checks	Remarks	Comments	Supervisor Comments
k. Number of jurisdictions	1102	1	14.k.				

Section 15 - Ancillary Items	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
e. Held-to-maturity securities	1107	24 124 839	15.e.				
f. Payments made in the reporting year							
(1) Mexican pesos (MXN)	1108	0	15.f.(1)		Confirmed zero		
(2) New Zealand dollars (NZD)	1109	0	15.f.(2)		Confirmed zero		
(3) Russian rubles (RUB)	1110	0	15.f.(3)		Confirmed zero		