End-2016 G-SIB Assessment Exercise

v4.3.1

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	2016-12-31	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	2017-05-09	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	2017-04-30	1.b.(3)			
(4) Language of public disclosure	1010	French	1.b.(4)			
(5) Web address of public disclosure	1011	https://www.labanquepostale.com	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	902 782	2.a.(1)				
(2) Capped notional amount of credit derivatives	1201	0	2.a.(2)		Confirmed zero		
(3) Potential future exposure of derivative contracts	1018	568 166	2.a.(3)				
b. Securities financing transactions (SFTs)							
(1) Adjusted gross value of SFTs	1013	1 572 040	2.b.(1)				
(2) Counterparty exposure of SFTs	1014	461 747	2.b.(2)				
c. Other assets	1015	222 939 241	2.c.				
d. Gross notional amount of off-balance sheet items							
(1) Items subject to a 0% credit conversion factor (CCF)	1019	7 316 764	2.d.(1)				
(2) Items subject to a 20% CCF	1022	5 587 431	2.d.(2)				
(3) Items subject to a 50% CCF	1023	3 294 865	2.d.(3)				
(4) Items subject to a 100% CCF	1024	6 857 722	2.d.(4)				
e. Regulatory adjustments	1031	850 489	2.e.			Cela correspond au poste 270 du LR_Calc en valeur	
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	236 798 293	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	2 729 139	3.a.				
(1) Certificates of deposit	1034	2 451 583	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1035	1 203 840	3.b.				
c. Holdings of securities issued by other financial institutions:							
(1) Secured debt securities	1036	4 670 848	3.c.(1)				
(2) Senior unsecured debt securities	1037	15 699 972	3.c.(2)				
(3) Subordinated debt securities	1038	159 848	3.c.(3)				
(4) Commercial paper	1039	0	3.c.(4)		Confirmed zero		
(5) Equity securities	1040	832 393	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 (revised definition)	1213	460 929	3.d.				
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:							
(1) Net positive fair value	1043	524 144	3.e.(1)				
(2) Potential future exposure	1044	322 608	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	26 603 721	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	491 312	4.a.(1)				
(2) Deposits due to non-depository financial institutions	1047	1 528 534	4.a.(2)				

(3) Loans obtained from other financial institutions	1105	1 178 306	4.a.(3)				
b. Unused portion of committed lines obtained from other financial institutions	1048	1 723 665	4.b.				
c. Net negative current exposure of securities financing transactions with other financial institutions (revised definition)	1214	367 578	4.c.				
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:							
(1) Net negative fair value	1050	152 038	4.d.(1)				
(2) Potential future exposure	1051	134 776	4.d.(2)				
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	5 576 209	4.e.				

Section 5 - Securities Outstanding	GSIB			Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	1053	3 565 359	5.a.				
b. Senior unsecured debt securities	1054	773 674	5.b.				
c. Subordinated debt securities	1055	3 780 398	5.c.				
d. Commercial paper	1056	0	5.d.		Confirmed zero		
e. Certificates of deposit	1057	6 149 043	5.e.				
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	14 268 474	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	11 891	6.c.				
d. Swiss francs (CHF)	1064	3 865	6.d.				
e. Chinese yuan (CNY)	1065	0	6.e.		Confirmed zero		
f. Euros (EUR)	1066	190 239 316	6.f.				
g. British pounds (GBP)	1067	6 913	6.g.				
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	413	6.j.				
k. Swedish krona (SEK)	1071	0	6.k.		Confirmed zero		
l. United States dollars (USD)	1072	3 556 620	6.l.				
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	193 819 018	6.m.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	184 314 893	7.a.				

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	74 822 247	9.b.				
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	74 822 247	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	11 748 949	10.a.				
b. Available-for-sale securities (AFS)	1082	16 659 279	10.b.				
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	19 119 277	10.c.				
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	7 580 391	10.d.				
e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d)	1085	1 708 560	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	370 843	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	25 208 922	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	7 443 077	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	7 443 077	13.c.				

Ancillary Data

Section 14 - Ancillary Indicators	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	217 203 399	14.a.				
b. Retail funding	1093	166 973 494	14.b.				
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)	1094	23%	14.c.				
d. Total gross revenue	1095	7 141 818	14.d.				
e. Total net revenue	1096	5 478 590	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	6 347 034	14.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	23 126 391	14.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	2 109 544	14.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	1 509 654	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
a. Held-to-maturity securities	1107	22 238 076	15.a.				
b. Payments made in the reporting year							
(1) Mexican pesos (MXN)	1108	0	15.b.(1)		Confirmed zero		
(2) New Zealand dollars (NZD)	1109	0	15.b.(2)		Confirmed zero		
(3) Russian rubles (RUB)	1110	0	15.b.(3)		Confirmed zero		