End-2017 G-SIB Assessment Exercise

v4.4.2

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	Postale	1.a.(2)			
(3) Reporting date (yyyy-mm-dd)	1003	2017-12-31	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	2018-04-30	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	2018-04-30	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	542 779	2.a.(1)				
(2) Capped notional amount of credit derivatives	1201	76 515	2.a.(2)				
(3) Potential future exposure of derivative contracts	1018	694 798	2.a.(3)				
b. Securities financing transactions (SFTs)							
(1) Adjusted gross value of SFTs	1013	226 483	2.b.(1)				
(2) Counterparty exposure of SFTs	1014	404 566	2.b.(2)				
c. Other assets	1015	226 887 913	2.c.				
d. Gross notional amount of off-balance sheet items							
(1) Items subject to a 0% credit conversion factor (CCF)	1019	7 888 355	2.d.(1)				
(2) Items subject to a 20% CCF	1022	4 969 538	2.d.(2)				
(3) Items subject to a 50% CCF	1023	3 478 871	2.d.(3)				
(4) Items subject to a 100% CCF	1024	6 813 448	2.d.(4)				
e. Regulatory adjustments	1031	896 371	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	239 168 681	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	2 663 763	3.a.				
(1) Certificates of deposit	1034	2 324 713	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1035	1 349 829	3.b.				
c. Holdings of securities issued by other financial institutions:							
(1) Secured debt securities	1036	4 517 050	3.c.(1)				
(2) Senior unsecured debt securities	1037	10 530 338	3.c.(2)				
(3) Subordinated debt securities	1038	219 855	3.c.(3)				
(4) Commercial paper	1039	0	3.c.(4)		Confirmed zero		
(5) Equity securities	1040	843 138	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	1213	404 566	3.d.				
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:							
(1) Net positive fair value	1043	412 371	3.e.(1)				
(2) Potential future exposure	1044	577 613	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	21 518 523	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	633 848	4.a.(1)				
(2) Deposits due to non-depository financial institutions	1047	1 218 495	4.a.(2)				
(3) Loans obtained from other financial institutions	1105	3 284 188	4.a.(3)				
b. Unused portion of committed lines obtained from other financial institutions	1048	1 136 048	4.b.				
c. Net negative current exposure of securities financing transactions with other financial institutions	1214	366 499	4.c.				
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:							
(1) Net negative fair value	1050	104 822	4.d.(1)				

	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
(2) Potential future exposure	1051	38 073	4.d.(2)				
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	6 781 973	4.e.				

Section 5 - Securities Outstanding	GSIB			Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	1053	4 813 380	5.a.				
b. Senior unsecured debt securities	1054	1 391 884	5.b.				
c. Subordinated debt securities	1055	3 888 976	5.c.				
d. Commercial paper	1056	0	5.d.		Confirmed zero		
e. Certificates of deposit	1057	5 172 499	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	15 266 739	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	14 619	6.c.				
d. Swiss francs (CHF)	1064	3 198	6.d.				
e. Chinese yuan (CNY)	1065	0	6.e.		Confirmed zero		
f. Euros (EUR)	1066	190 690 188	6.f.				
g. British pounds (GBP)	1067	6 001	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	167	6.j.				
k. Mexican pesos (MXN)	1108	0	6.k.		Confirmed zero		
l. Swedish krona (SEK)	1071	0	6.l.		Confirmed zero		
m. United States dollars (USD)	1072	3 921 527	6.m.				
n. Payments activity indicator (sum of items 6.a through 6.m)	1073	194 635 700	6.n.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	11 810 723	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	74 060 596	9.b.				
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	74 060 596	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	7 008 554	10.a.				
b. Available-for-sale securities (AFS)	1082	15 439 963	10.b.				
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	16 602 602	10.c.				
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	4 545 361	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	1 300 554	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	498 432	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	22 569 889	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	5 105 106	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	5 105 106	13.c.

Ancillary Data

Section 14 - Ancillary Indicators	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	218 785 785	14.a.				
b. Retail funding	1093	171 266 322	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	7 328 474	14.d.				
e. Total net revenue	1096	5 547 050	14.e.				
f. Foreign net revenue	1097	1 368	14.f.				
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098	5 452 149	14.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	18 975 409	14.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	1 637 034	14.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	766 028	14.j.				

		Amount in single units		Checks	Remarks	Comments	Supervisor Comments
k. Number of jurisdictions	1102	2	14.k.				

Section 15 - Ancillary Items	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Held-to-maturity securities	1107	20 701 504	15.a.				
b. Payments made in the reporting year							
(1) New Zealand dollars (NZD)	1109	0	15.b.(1)		Confirmed zero		
(2) Russian rubles (RUB)	1110	0	15.b.(2)		Confirmed zero		