

End-2019 G-SIB Assessment Exercise

v4.6.3

General Bank Data

Section 1 - General Information	GSIB	Response	Checks	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	2019-12-31	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	2020-03-27	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	2020-04-30	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	1 845 040	2.a.(1)			
(2) Capped notional amount of credit derivatives	1201	0	2.a.(2)			
(3) Potential future exposure of derivative contracts	1018	1 164 195	2.a.(3)			
b. Securities financing transactions (SFTs)						
(1) Adjusted gross value of SFTs	1013	8 758 098	2.b.(1)			
(2) Counterparty exposure of SFTs	1014	417 291	2.b.(2)			
c. Other assets						
(1) Gross notional amount of off-balance sheet items	1015	258 227 435	2.c.			
d. Items subject to a credit conversion factor (CCF)						
(1) Items subject to a 0% CCF	1019	6 855 853	2.d.(1)			
(2) Items subject to a 20% CCF	1022	6 471 719	2.d.(2)			
(3) Items subject to a 50% CCF	1023	6 211 819	2.d.(3)			
(4) Items subject to a 100% CCF	1024	9 824 886	2.d.(4)			
e. Regulatory adjustments						
(1) Regulatory adjustments	1031	1 136 250	2.e.			
f. Total exposures indicator (Total exposures prior to regulatory adjustments) (sum of items 2.a.(1) through 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	285 322 784	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	1 790 381	3.a.						
(1) Certificates of deposit		1034	1 347 756	3.a.(1)						
b. Unused portion of committed lines extended to other financial institutions		1035	1 779 002	3.b.						
c. Holdings of securities issued by other financial institutions:										
(1) Secured debt securities		1036	2 989 716	3.c.(1)						
(2) Senior unsecured debt securities		1037	13 349 109	3.c.(2)						
(3) Subordinated debt securities		1038	259 055	3.c.(3)						
(4) Commercial paper		1039	0	3.c.(4)			Confirmed zero			
(5) Equity securities		1040	130 434	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	417 291	3.d.						
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:										
(1) Net positive fair value		1043	501 264	3.e.(1)						
(2) Potential future exposure		1044	413 368	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	21 629 620	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	556 880	4.a.(1)						
(2) Deposits due to non-depository financial institutions		1047	1 545 054	4.a.(2)						
(3) Loans obtained from other financial institutions		1105	2 733 871	4.a.(3)						
b. Unused portion of committed lines obtained from other financial institutions		1048	10 351 243	4.b.						
c. Net negative current exposure of securities financing transactions with other financial institutions		1214	379 731	4.c.						
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:										
(1) Net negative fair value		1050	49 250	4.d.(1)						
(2) Potential future exposure		1051	64 241	4.d.(2)						
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))					1052	15 680 270	4.e.			

Section 5 - Securities Outstanding				GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities		1053	8 831 879	5.a.				E n raison du développement commercial de la banque		
b. Senior unsecured debt securities		1054	4 827 969	5.b.				E n raison du développement commercial de la banque		
c. Subordinated debt securities		1055	3 096 919	5.c.						
d. Commercial paper		1056	0	5.d.			Confirmed zero			
e. Certificates of deposit		1057	10 883 994	5.e.				E n raison du développement commercial de la banque		
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	27 640 761	5.h.			

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		26 638 397	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		4 963 587	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		4 963 587	13.c.				

Ancillary Data

Section 14 - Ancillary Indicators		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092		256 953 116	14.a.				
b. Retail funding	1093		178 164 855	14.b.				
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)	1094		31%	14.c.				
d. Total gross revenue	1095		7 061 855	14.d.				
e. Total net revenue	1096		5 144 905	14.e.				
f. Foreign net revenue	1097		12 473	14.f.				
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098		45 722 400	14.g.		Best effort Basis		
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099		45 722 400	14.h.		Best effort Basis		
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100		2 372 558	14.i.				
j. Gross negative fair value of OTC derivatives transactions	1101		1 373 280	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		28 068 011	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		