End-2020 G-SIB Assessment Exercise

v4.7.4

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	2020-12-31	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	2021-03-31	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	2021-04-30	1.b.(3)			
(4) Language of public disclosure	1010	French	1.b.(4)			
(5) Web address of public disclosure	1011	https://www.labanquepostale.com/i	1.b.(5)			
(6) LEI code	2015	96950066U5XAAIRCPA78	1.b.(6)			

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	2 352 163	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	1 195 327	2.a.(3)				
b. Securities financing transactions (SFTs)							
(1) Adjusted gross value of SFTs	1013	15 943 011	2.b.(1)				
(2) Counterparty exposure of SFTs	1014	337 133	2.b.(2)				
c. Other assets	1015	292 298 406	2.c.				
d. Gross notional amount of off-balance sheet items							
(1) Items subject to a 0% credit conversion factor (CCF)	1019	692 283	2.d.(1)			Methodology review	
(2) Items subject to a 20% CCF	1022	1 113 697	2.d.(2)				
(3) Items subject to a 50% CCF	1023	3 671 005	2.d.(3)				
(4) Items subject to a 100% CCF	1024	9 240 575	2.d.(4)				
e. Regulatory adjustments	1031	1 137 344	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	323 494 086	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	1 652 440	3.a.				
(1) Certificates of deposit	1034	1 118 783	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1035	2 076 018	3.b.				
c. Holdings of securities issued by other financial institutions:							
(1) Secured debt securities	1036	2 178 149	3.c.(1)				
(2) Senior unsecured debt securities	1037	12 062 844	3.c.(2)				
(3) Subordinated debt securities	1038	267 973	3.c.(3)				
(4) Commercial paper	1039	0	3.c.(4)		Confirmed zero		
(5) Equity securities	1040	139 059	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	337 133	3.d.				
e. Over-the-counter derivatives with other financial institutions that have a net positive fair value:							
(1) Net positive fair value	1043	2 079 657	3.e.(1)				
(2) Potential future exposure	1044	820 028	3.e.(2)			The calculation of GSIB 1044 has been updated with	
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	21 613 301	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	458 860	4.a.(1)				
(2) Deposits due to non-depository financial institutions	1047	1 824 911	4.a.(2)				
(3) Loans obtained from other financial institutions	1105	2 899 661	4.a.(3)				
b. Unused portion of committed lines obtained from other financial institutions	1048	15 306 106	4.b.				
c. Net negative current exposure of securities financing transactions with other financial institutions	1214	221 025	4.c.				
d. Over-the-counter derivatives with other financial institutions that have a net negative fair value:							
(1) Net negative fair value	1050	168 880	4.d.(1)				
(2) Potential future exposure	1051	375 299	4.d.(2)			The calculation of GSIB 1051 has been updated with	
e. Intra-financial system liabilities indicator (sum of items 4.a.(1) through 4.d.(2))	1052	21 254 742	4.e.				

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	1053	8 726 946	5.a.				
b. Senior unsecured debt securities	1054	5 873 139	5.b.			Increase between 2019 and 2020 in bond issue for 1	
c. Subordinated debt securities	1055	2 823 070	5.c.				
d. Commercial paper	1056	0	5.d.		Confirmed zero		
e. Certificates of deposit	1057	8 253 382	5.e.			Decrease between 2019 and 2020 in certificates of	
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	25 676 537	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	82	6.a.			Quality data enhancement (about payment details/	
b. Brazilian real (BRL)	1062	34	6.b.			Quality data enhancement (about payment details/	
c. Canadian dollars (CAD)	1063	22 199	6.c.			Quality data enhancement (about payment details/	
d. Swiss francs (CHF)	1064	3 854	6.d.			Quality data enhancement (about payment details/	
e. Chinese yuan (CNY)	1065	0	6.e.		Confirmed zero	Quality data enhancement (about payment details/	
f. Euros (EUR)	1066	178 666 126	6.f.			Quality data enhancement (about payment details/	
g. British pounds (GBP)	1067	1 414 817	6.g.			Quality data enhancement (about payment details/	
h. Hong Kong dollars (HKD)	1068	21	6.h.			Quality data enhancement (about payment details/	
i. Indian rupee (INR)	1069	76	6.i.			Quality data enhancement (about payment details/	
j. Japanese yen (JPY)	1070	113	6.j.			Quality data enhancement (about payment details/	
k. Mexican pesos (MXN)	1108	9	6.k.			Quality data enhancement (about payment details/	
l. Swedish krona (SEK)	1071	45 898	6.l.			Quality data enhancement (about payment details/	
m. United States dollars (USD)	1072	609 445	6.m.			Quality data enhancement (about payment details/	
n. Payments activity indicator (sum of items 6.a through 6.m)	1073	180 762 675	6.n.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	12 172 602	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	135 211 696	9.b.				
c. OTC derivatives indicator (sum of items 9.a and 9.b)	1080	135 211 696	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	4 738 391	10.a.				
b. Available-for-sale securities (AFS)	1082	13 895 515	10.b.				
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	4 833 149	10.c.				
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	810 296	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	12 990 461	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	728 626	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	24 416 708	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	8 713 131	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	8 713 131	13.c.				

Ancillary Data

Section 14 - Ancillary Indicators	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	285 196 502	14.a.				
b. Retail funding	1093	190 802 947	14.b.				
c. Wholesale funding dependence ratio (the difference between items 14.a and 14.b, divided by 14.a)	1094	33%	14.c.				
d. Total gross revenue	1095	6 945 897	14.d.				
e. Total net revenue	1096	5 220 163	14.e.				
f. Foreign net revenue	1097	13 094	14.f.				
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098	71 158 795	14.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	56 122 174	14.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	2 352 163	14.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	1 657 512	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	23 863 491	15.a.				
b. Payments made in the reporting year							
(1) New Zealand dollars (NZD)	1109	17	15.b.(1)				
(2) Russian rubles (RUB)	1110	40	15.b.(2)				