

End-2021 G-SIB Assessment Exercise

v5.1.6

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	2021-12-31	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	2022-03-28	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.c	1.b.(5)	
(6) LEI code	2015	96950066U5XAIRCPA78	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	1 857 586	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	429 179	2.a.(3)			
b. Securities financing transactions (SFTs)						
(1) Adjusted gross value of SFTs	1013	10 134 521	2.b.(1)			
(2) Counterparty exposure of SFTs	1014	1 316 245	2.b.(2)			
c. Other assets						
(1) Items subject to a 0% credit conversion factor (CCF)	1019	7 277 365	2.d.(1)			
(2) Items subject to a 20% CCF	1022	4 681 052	2.d.(2)			
(3) Items subject to a 50% CCF	1023	8 990 703	2.d.(3)			
(4) Items subject to a 100% CCF	1024	10 184 880	2.d.(4)			
e. Regulatory adjustments	1031	1 079 967	2.e.			
f. 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	330 590 219	2.f.			
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:						
(1) On-balance sheet and off-balance sheet insurance assets	1701	478 279 261	2.g.(1)			
(2) Potential future exposure of derivatives contracts for insurance subsidiaries	1205	0	2.g.(2)	Confirmed zero		
(3) Investment value in consolidated entities	1208	15 515 857	2.g.(3)			
h. Intragroup exposures with insurance subsidiaries reported in 2.g that are included in 2.f	2101	15 529 243	2.h.			
i. Total exposures indicator, including insurance subsidiaries (sum of items 2.f, 2.g.(1) through 2.g.(2) minus 2.g.(3) through 2.h)	1117	777 824 379	2.i.			

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	1216		1 503 107	3.a.				
(1) Certificates of deposit	2102		933 647	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1217		2 641 864	3.b.				
c. Holdings of securities issued by other financial institutions								
(1) Secured debt securities	2103		1 364 369	3.c.(1)				
(2) Senior unsecured debt securities	2104		10 610 382	3.c.(2)				
(3) Subordinated debt securities	2105		199 448	3.c.(3)				
(4) Commercial paper	2106		0	3.c.(4)		Confirmed zero		
(5) Equity securities	2107		179 404	3.c.(5)				
(6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5)	2108		0	3.c.(6)		Confirmed zero		
d. Net positive current exposure of SFTs with other financial institutions	1219		270 412	3.d.				
e. OTC derivatives with other financial institutions that have a net positive fair value								
(1) Net positive fair value	2109		1 712 492	3.e.(1)				
(2) Potential future exposure	2110		337 469	3.e.(2)				
f. Intra-financial system assets indicator, including insurance subsidiaries (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6))	1215		18 818 946	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	2111		617 909	4.a.(1)				
(2) Deposits due to non-depository financial institutions	2112		1 550 271	4.a.(2)				
(3) Loans obtained from other financial institutions	2113		4 102 745	4.a.(3)				
b. Unused portion of committed lines obtained from other financial institutions	1223		16 883 469	4.b.				
c. Net negative current exposure of SFTs with other financial institutions	1224		631 893	4.c.				
d. OTC derivatives with other financial institutions that have a net negative fair value								
(1) Net negative fair value	2114		573 955	4.d.(1)		Methodology review		
(2) Potential future exposure	2115		91 710	4.d.(2)		Methodology review		
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221		24 451 953	4.e.				
Section 5 - Securities Outstanding		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	2116		8 733 158	5.a.				
b. Senior unsecured debt securities	2117		6 676 013	5.b.				
c. Subordinated debt securities	2118		2 757 082	5.c.				
d. Commercial paper	2119		0	5.d.		Confirmed zero		
e. Certificates of deposit	2120		7 860 644	5.e.				
f. Common equity	2121		0	5.f.		Confirmed zero		
g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.	2122		0	5.g.		Confirmed zero		
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226		26 026 897	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. Canadian dollars (CAD)	1063	22 644	6.b.				
c. Swiss francs (CHF)	1064	3 805	6.c.				
d. Chinese yuan (CNY)	1065	0	6.d.		Confirmed zero		
e. Euros (EUR)	1066	200 325 143	6.e.				
f. British pounds (GBP)	1067	1 522 332	6.f.				
g. Hong Kong dollars (HKD)	1068	0	6.g.		Confirmed zero		
h. Indian rupee (INR)	1069	0	6.h.		Confirmed zero		
i. Japanese yen (JPY)	1070	0	6.i.		Confirmed zero		
j. New Zealand dollars (NZD)	1109	0	6.j.		Confirmed zero		
k. Swedish krona (SEK)	1071	53 042	6.k.				
l. United States dollars (USD)	1072	731 213	6.l.				
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	202 658 178	6.m.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	12 946 901	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.				

Section 9 - Trading Volume	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	4 345 684	9.a.				
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	19 446 425	9.b.				
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	23 792 110	9.c.				
d. Trading volume of listed equities, excluding intragroup transactions	2126	3 848 741	9.d.				
e. Trading volume of all other securities, excluding intragroup transactions	2127	13 958 259	9.e.				
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	17 807 000	9.f.				

Complexity indicators

Section 10 - 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	2129	0	10.a.		Confirmed zero		
b. OTC derivatives settled bilaterally	1905	147 649 741	10.b.				
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	147 649 741	10.c.				

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Held-for-trading securities (HFT)	1081	2 007 953	11.a.				
b. Available-for-sale securities (AFS)	1082	11 928 578	11.b.				
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	2 817 496	11.c.				
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	889 550	11.d.				
e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)	1085	10 229 484	11.e.				

Section 12 - Level 3 Assets	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Level 3 assets indicator, including insurance subsidiaries	1229	699 987	12.a.				

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total foreign claims on an ultimate risk basis	1087		23 775 837	13.a.				
b. Foreign derivative claims on an ultimate risk basis	1146		418 292	13.b.				
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130		24 194 129	13.c.				

Section 14 - Cross-Jurisdictional Liabilities		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131		7 349 275	14.a.				
b. Foreign derivative liabilities on an immediate risk basis	1149		133 902	14.b.				
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148		7 483 176	14.c.				

Ancillary Data

Section 15 - Ancillary Indicators		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092		281 936 946	15.a.				
b. Retail funding	1093		195 609 702	15.b.				
c. Wholesale funding dependence ratio (the difference between items 15.a and 15.b, divided by 15.a)	1094		31%	15.c.				
d. Total gross revenue	1095		6 999 352	15.d.				
e. Total net revenue	1096		5 216 533	15.e.				
f. Foreign net revenue	1097		7 767	15.f.				
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098		55 210 788	15.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099		38 309 044	15.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100		1 857 586	15.i.				
j. Gross negative fair value of OTC derivatives transactions	1101		915 640	15.j.				

		GSIB	Amount in single units		Checks	Remarks	Comments	Supervisor Comments
k. Number of jurisdictions	1102		2	15.k.				

Section 16 - Ancillary Items		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Held-to-maturity securities	1107		23 395 664	16.a.				
b. Payments made in the reporting year								
(1) Brazilian real (BRL)	1062		0	16.b.(1)		Confirmed zero		
(2) Mexican pesos (MXN)	1108		0	16.b.(2)		Confirmed zero		
(3) Norwegian krone (NOK)	2132		0	16.b.(3)		Confirmed zero		
(4) Russian rubles (RUB)	1110		0	16.b.(4)		Confirmed zero		
(5) Singapore dollar (SGD)	2133		0	16.b.(5)		Confirmed zero		
(6) South Korean won (KRW)	2134		0	16.b.(6)		Confirmed zero		

Memorandum Items

Section 17 - Size Items		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Exposure of insurance subsidiaries already included in prudential regulatory scope of consolidation		1801	0	17.a.		Confirmed zero		
Section 18 - Interconnectedness Items		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Intra-financial system assets indicator (old indicator)		1045	18 818 946	18.a				
b. Intra-financial system liabilities indicator (old indicator)		1052	24 630 956	18.b.				
c. Securities outstanding indicator (old indicator)		1060	26 026 897	18.c				

Section 19 - Substitutability/Financial Infra. Items		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a.	Trading volume of securities issued by sovereigns, excluding intragroup transactions	2135	10 161 018	19.a.				
b.	Initial margin posted to central counterparties (CCPs) on behalf of clients	1141	0	19.b.		Confirmed zero		
c.	Initial margin posted to CCPs for the reporting group's own account	1142	214 625	19.c.				
d.	Default fund contributions to CCPs	1143	89 473	19.d.				
e.	Other facilities to CCPs	1144	887 288	19.e.				
f.	Provision of settlement services in connection with centrally-cleared transactions	1145	276 951	19.f.				
g.	Payments made in the reporting year (excluding intragroup payments): of which those that are made to central banks	1802	0	19.g.		Confirmed zero		
(1)	Transactions related to central bank operations	1803	0	19.g.(1)		Confirmed zero		
(2)	Payments related to the purchase of sovereign debt	1804	0	19.g.(2)		Confirmed zero		
(3)	Other transactions to central banks	1805	0	19.g.(3)		Confirmed zero		

Section 20 - Complexity Items		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a.	OTC derivatives indicator (old indicator)	1080	147 649 741	20.a.				
b.	Notional amount of over-the-counter (OTC) derivatives, including insurance subsidiaries:							
(1)	Cleared through a CCP where the group (including ins. Subs.) acts as a financial intermediary (CCP-leg)	1901	0	20.b.(1)		Confirmed zero		
(2)	Cleared through a CCP where the group (including ins. Subs.) acts as a financial intermediary (Client-leg)	1902	0	20.b.(2)		Confirmed zero		
(3)	Cleared through a CCP where the group, including insurance subsidiaries, acts as an agent	1903	0	20.b.(3)		Confirmed zero		
(4)	Cleared through a CCP where the group, including insurance subsidiaries, trades on its own account	1904	0	20.b.(4)		Confirmed zero		
c.	OTC derivatives cleared through a central counterparty (LIBOR transition exclusion)	2136	147 649 741	20.c.				
d.	Trading and available-for-sale (AFS) securities gross of deduction of liquid assets, including insurance subsidiaries	1300	16 972 119	20.d.				
e.	Trading and AFS securities, including insurance subsidiaries, that meet the definition of Level 1 assets	1271	5 746 115	20.e.				
f.	Trading and AFS securities, including insurance subsidiaries, that meet the definition of Level 2 assets, with haircuts	1272	976 223	20.f.				
g.	Trading and AFS securities, held by insurance subsidiaries only	1275	3 035 588	20.g.				
h.	Level 3 assets indicator (old indicator)	1086	700 038	20.h.				
i.	Level 2 assets, including insurance subsidiaries	1807	5 446 410	20.i.				
(1)	Level 2 assets, including insurance subsidiaries, cleared through a CCP	1906	0	20.i.(1)		Confirmed zero		
(2)	Level 2 assets, including insurance subsidiaries, settled bilaterally	1907	0	20.i.(2)		Confirmed zero		
(3)	Other Level 2 assets, including insurance subsidiaries	1908	0	20.i.(3)		Confirmed zero		
j.	Average value of Level 3 assets, including insurance subsidiaries	1808	712 396	20.j.		End previous quarter		
k.	Average value of Level 2 assets, including insurance subsidiaries	1809	4 217 986	20.k.		End previous quarter		

Section 21 - Cross-Jurisdictional Activity Items		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Cross-jurisdictional liabilities indicator (old indicator)	1091		7 349 275	21.a.				
(1). Foreign liabilities (excluding derivatives and local liabilities in local currency)	1088		7 349 275	21.a.(1)				
(2) Any foreign liabilities to related offices included in item 21.a.(1)	1089		0	21.a.(2)		Confirmed zero		
(3) Local liabilities in local currency (excluding derivatives activity)	1090		0	21.a.(3)		Confirmed zero		
b. Local liabilities in local currency (including derivatives activity)	1711		0	21.b.		Confirmed zero		
c. Cross-jurisdictional local claims in local currency (excluding derivatives activity)	1279		3 755 032	21.c.				
d. Cross-jurisdictional local claims in local currency (including derivatives activity)	1712		3 755 032	21.d.				
e. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1280		6 496 652	21.e.				
f. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281		72 111	21.f.				
g. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282		1 711 307	21.g.			New Calculation method	
(1) Foreign derivatives liabilities on an immediate risk basis (considering SRM as a single jurisdiction)	1283		16 213	21.g.(1)			New Calculation method	
h. Cross-jurisdictional local claims in local currency, excluding derivatives activity (considering SRM as a single jurisdiction)	1284		0	21.h.		Confirmed zero		
i. Cross-jurisdictional local claims in local currency, including derivatives activity (considering SRM as a single jurisdiction)	1713		0	21.i.		Confirmed zero		
j. Foreign liabilities, excluding derivatives and local liabilities in local currency (considering SRM as a single jurisdiction)	1285		1 695 094	21.j.			New Calculation method	
(1) Any foreign liabilities to related offices included in item 20.j (considering SRM as a single jurisdiction)	1286		0	21.j.(1)		Confirmed zero		
k. Local liabilities in local currency excluding derivatives (considering SRM as a single jurisdiction)	1287		35 306	21.k.			New Calculation method	
l. Local liabilities in local currency including derivatives (considering SRM as a single jurisdiction)	1714		35 306	21.l.			New Calculation method	
m. Total net local positions in local currency including derivatives, if net positive	1810		3 755 032	21.m.				
n. Total net local positions in local currency including derivatives, if net negative	1811		0	21.n.		Confirmed zero		
o. Total net local positions in local currency in non-SRM countries including derivatives, if net positive (cons. SRM as a s. j.)	1812		0	21.o.		Confirmed zero		
p. Total net local positions in local currency in non-SRM countries including derivatives, if net negative (cons. SRM as a s. j.)	1813		0	21.p.		Confirmed zero		
q. Total net local positions in local currency in SRM countries including derivatives (considering SRM as a single jurisdiction)	1814		0	21.q.		Confirmed zero		
r. Intra-office claims booked by foreign subsidiaries	1909		0	21.r.		Confirmed zero		
s. Intra-office claims booked by foreign branches	1910		0	21.s.		Confirmed zero		
t. Intra-office liabilities booked by foreign subsidiaries	1911		0	21.t.		Confirmed zero		
u. Intra-office liabilities booked by foreign branches	1912		0	21.u.		Confirmed zero		

Section 22 - Ancillary Indicators		GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Foreign net revenue (considering SRM as a single jurisdiction)	1296		0	22.a.		Confirmed zero		
b. Number of jurisdictions (considering SRM as a single jurisdiction)	1298		1	22.b.				

