End-2022 G-SIB Assessment Exercise

v5.2.4

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	Postale	1.a.(2)			
(3) Reporting date (yyyy-mm-dd)	1003	2022-12-31	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	2023-04-28	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	2023-04-28	1.b.(3)			
(4) Language of public disclosure	1010	French	1.b.(4)			
(5) Web address of public disclosure	1011	estisseurs/information-reglementee/a	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	276 409	2.a.(1)				
(2) Capped notional amount of credit derivatives	1201	37 995	2.a.(2)				
(3) Potential future exposure of derivative contracts	1018	824 513	2.a.(3)				
b. Securities financing transactions (SFTs)							
(1) Adjusted gross value of SFTs	1013	11 632 614	2.b.(1)				
(2) Counterparty exposure of SFTs	1014	1 572 979	2.b.(2)				
c. Other assets	1015	239 584 376	2.c.				
d. Gross notional amount of off-balance sheet items							
(1) Items subject to a 0% credit conversion factor (CCF)	1019	5 725 322	2.d.(1)				
(2) Items subject to a 20% CCF	1022	357 885	2.d.(2)				
(3) Items subject to a 50% CCF	1023	14 738 713	2.d.(3)				
(4) Items subject to a 100% CCF	1024	9 054 085	2.d.(4)				
e. Regulatory adjustments	1031	1 363 703	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	270 996 436	2.f.				
g. Exposures of insurance subsidiaries not included in 2.f net of intragroup:							
(1) On-balance sheet and off-balance sheet assets of insurance subsidiaries	1701	455 221 611	2.g.(1)				
(2) Potential future exposure of derivatives contracts of insurance subsidiaries	1205	0	2.g.(2)		Confirmed zero		
(3) Investment value in consolidated entities	1208	15 234 347	2.g.(3)				
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g	2101	15 241 059	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	695 742 640	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	3 869 897	3.a.				
(1) Certificates of deposit	2102	1 387 417	3.a.(1)				
b. Unused portion of committed lines extended to other financial institutions	1217	2 617 453	3.b.				
c. Holdings of securities issued by other financial institutions							
(1) Secured debt securities	2103	1 785 078	3.c.(1)				
(2) Senior unsecured debt securities	2104	95 755 618	3.c.(2)				
(3) Subordinated debt securities	2105	224 752	3.c.(3)				
(4) Commercial paper	2106	0	3.c.(4)		Confirmed zero		
(5) Equity securities	2107	261 857	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	223 659	3.d.				
e. OTC derivatives with other financial institutions that have a net positive fair value							
(1) Net positive fair value	2109	3 912 359	3.e.(1)				
(2) Potential future exposure	2110	177 518	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	108 828 191	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	305 022	4.a.(1)				
(2) Deposits due to non-depository financial institutions	2112	957 914	4.a.(2)				
(3) Loans obtained from other financial institutions	2113	4 289 370	4.a.(3)				
b. Unused portion of committed lines obtained from other financial institutions	1223	14 716 117	4.b.				
c. Net negative current exposure of SFTs with other financial institutions	1224	24 763 601	4.c.				
d. OTC derivatives with other financial institutions that have a net negative fair value							
(1) Net negative fair value	2114	106 684	4.d.(1)				
(2) Potential future exposure	2115	80 925	4.d.(2)				
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	45 219 633	4.e.				

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	2116	9 986 753	5.a.				
b. Senior unsecured debt securities	2117	7 798 809	5.b.				
c. Subordinated debt securities	2118	9 098 852	5.c.				
d. Commercial paper	2119	0	5.d.		Confirmed zero		
e. Certificates of deposit	2120	13 364 501	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	40 248 915	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	26 512	6.b.				
c. Swiss francs (CHF)	1064	3 744	6.c.				
d. Chinese yuan (CNY)	1065	0	6.d.		Confirmed zero		
e. Euros (EUR)	1066	208 553 855	6.e.				
f. British pounds (GBP)	1067	1 518 061	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	60 240	6.k.				
l. United States dollars (USD)	1072	1 029 912	6.l.				
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	211 192 323	6.m.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	13 384 247	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	5 100 980	9.a.				
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	17 389 250	9.b.				
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	22 490 229	9.c.				
d. Trading volume of listed equities, excluding intragroup transactions	2126	2 589 717	9.d.				
e. Trading volume of all other securities, excluding intragroup transactions	2127	4 705 809	9.e.				
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	7 295 526	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	188 043 153	10.b.				
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	188 043 153	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	433 495	11.a.				
b. Available-for-sale securities (AFS)	1082	12 363 648	11.b.				
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	1 746 153	11.c.				
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	1 321 768	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	9 729 222	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	20 394 829	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	22 340 894	13.a.				
b. Foreign derivative claims on an ultimate risk basis	1146	779 204	13.b.				
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	23 120 097	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	10 090 703	14.a.				
b. Foreign derivative liabilities on an immediate risk basis	1149	688 996	14.b.				
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	10 779 700	14.c.				

Ancillary Data

Section 15 - Ancillary Indicators	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	290 694 716	15.a.				
b. Retail funding	1093	199 478 026	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	7 716 557	15.d.				
e. Total net revenue	1096	4 982 886	15.e.				
f. Foreign net revenue	1097	10 588	15.f.				
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098	53 332 505	15.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	20 168 593	15.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	4 135 079	15.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	5 300 042	15.j.				

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