

# End-2023 G-SIB Assessment Exercise

v5.3.5

## General Bank Data

| Section 1 - General Information  | GSIB | Response  |         |
|--|------|---|---------|
| 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 | 2023-12-31  | 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 | 2024-03-29  | 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 | 2024-04-26  | 1.b.(3) |
| (4) Language of public disclosure                                      | 1010 | French  | 1.b.(4) |
| (5) Web address of public disclosure                                   | 1011 | <a href="http://documents/investisseurs/info-regl">http://documents/investisseurs/info-regl</a> | 1.b.(5) |
| (6) LEI code   | 2015 | 96950066U5XAAIRCPA78  | 1.b.(6) |

## Size Indicator

| Section 2 - Total Exposures   | GSIB | Amount in thousand EUR |         |
|---|------|------------------------|---------|
| a. Derivatives  |      |                        |         |
| (1) Counterparty exposure of derivatives contracts  | 1012 | 233 940                | 2.a.(1) |
| (2) Effective notional amount of written credit derivatives   | 1201 | 52 330                 | 2.a.(2) |
| (3) Potential future exposure of derivative contracts   | 1018 | 911 422                | 2.a.(3) |
| b. Securities financing transactions (SFTs)   |      |                        |         |
| (1) Adjusted gross value of SFTs  | 1013 | 8 631 069              | 2.b.(1) |
| (2) Counterparty exposure of SFTs   | 1014 | 1 265 882              | 2.b.(2) |
| c. Other assets   | 1015 | 237 896 256            | 2.c.    |
| d. Gross notional amount of off-balance sheet items   |      |                        |         |
| (1) Items subject to a 10% credit conversion factor (CCF)   | 1019 | 5 068 417              | 2.d.(1) |
| (2) Items subject to a 20% CCF  | 1022 | 2 303 184              | 2.d.(2) |
| (3) Items subject to a 40% CCF  | 2300 | 0                      | 2.d.(3) |
| (4) Items subject to a 50% CCF  | 1023 | 12 957 733             | 2.d.(4) |
| (5) Items subject to a 100% CCF   | 1024 | 5 883 523              | 2.d.(5) |
| e. Regulatory adjustments   | 1031 | 1 564 421              | 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), 0.4 times 2.d.(3), 0.5 times 2.d.(4), and 2.d.(5)) | 1103 | 262 320 767            | 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 | 468 787 068            | 2.g.(1) |
| (2) Potential future exposure of derivatives contracts of insurance subsidiaries  | 1205 | 0                      | 2.g.(2) |
| (3) Investment value in consolidated entities   | 1208 | 20 347 969             | 2.g.(3) |
| h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g   | 2101 | 20 347 989             | 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 | 690 411 877            | 2.i.    |

## Interconnectedness Indicators

| Section 3 - Intra-Financial System Assets  | GSIB | Amount in thousand EUR |         |
|--|------|------------------------|---------|
| a. Funds deposited with or lent to other financial institutions  | 1216 | 2 501 298              | 3.a.    |
| (1) Certificates of deposit  | 2102 | 2 277 465              | 3.a.(1) |
| b. Unused portion of committed lines extended to other financial institutions  | 1217 | 2 543 081              | 3.b.    |
| c. Holdings of securities issued by other financial institutions   |      |                        |         |
| (1) Secured debt securities  | 2103 | 1 906 930              | 3.c.(1) |
| (2) Senior unsecured debt securities   | 2104 | 11 053 812             | 3.c.(2) |
| (3) Subordinated debt securities   | 2105 | 176 319                | 3.c.(3) |
| (4) Commercial paper   | 2106 | 0                      | 3.c.(4) |
| (5) Equity securities  | 2107 | 33 967 260             | 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) |
| d. Net positive current exposure of SFTs with other financial institutions   | 1219 | 453 149                | 3.d.    |
| e. OTC derivatives with other financial institutions that have a net positive fair value   |      |                        |         |
| (1) Net positive fair value  | 2109 | 5 727 340              | 3.e.(1) |
| (2) Potential future exposure  | 2110 | 136 931                | 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 | 58 466 120             | 3.f.    |

| Section 4 - Intra-Financial System Liabilities   | GSIB | Amount in thousand EUR |         |
|--|------|------------------------|---------|
| a. Funds deposited by or borrowed from other financial institutions                      |      |                        |         |
| (1) Deposits due to depository institutions  | 2111 | 1 191 177              | 4.a.(1) |
| (2) Deposits due to non-depository financial institutions                                | 2112 | 398 095                | 4.a.(2) |
| (3) Loans obtained from other financial institutions                                     | 2113 | 5 768 205              | 4.a.(3) |
| b. Unused portion of committed lines obtained from other financial institutions          | 1223 | 12 707 426             | 4.b.    |
| c. Net negative current exposure of SFTs with other financial institutions               | 1224 | 19 479 282             | 4.c.    |
| d. OTC derivatives with other financial institutions that have a net negative fair value |      |                        |         |
| (1) Net negative fair value  | 2114 | 2 751                  | 4.d.(1) |

|   |             |                   |             |
|---|-------------|-------------------|-------------|
| (2) Potential future exposure   | 2115        | 189 696           | 4.d.(2)     |
| <b>e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))</b> | <b>1221</b> | <b>39 736 631</b> | <b>4.e.</b> |

| <b>Section 5 - Securities Outstanding</b>  | <b>GSIB</b> | <b>Amount in thousand EUR</b> |             |
|--|-------------|-------------------------------|-------------|
| a. Secured debt securities   | 2116        | 18 590 650                    | 5.a.        |
| b. Senior unsecured debt securities  | 2117        | 1 666 580                     | 5.b.        |
| c. Subordinated debt securities  | 2118        | 9 449 938                     | 5.c.        |
| d. Commercial paper  | 2119        | 0                             | 5.d.        |
| e. Certificates of deposit   | 2120        | 14 265 503                    | 5.e.        |
| f. Common equity   | 2121        | 0                             | 5.f.        |
| g. Preferred shares and any other forms of subordinated funding not captured in item 5.c.  | 2122        | 0                             | 5.g.        |
| <b>h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)</b> | <b>1226</b> | <b>43 972 671</b>             | <b>5.h.</b> |

### Substitutability/Financial Institution Infrastructure Indicators

| <b>Section 6 - Payments made in the reporting year (excluding intragroup payments)</b> | <b>GSIB</b> | <b>Amount in thousand EUR</b> |             |
|--|-------------|-------------------------------|-------------|
| a. Australian dollars (AUD)  | 1061        | 0                             | 6.a.        |
| b. Canadian dollars (CAD)  | 1063        | 19 807                        | 6.b.        |
| c. Swiss francs (CHF)  | 1064        | 12 563                        | 6.c.        |
| d. Chinese yuan (CNY)  | 1065        | 0                             | 6.d.        |
| e. Euros (EUR)   | 1066        | 209 924 327                   | 6.e.        |
| f. British pounds (GBP)  | 1067        | 1 854 119                     | 6.f.        |
| g. Hong Kong dollars (HKD)   | 1068        | 0                             | 6.g.        |
| h. Indian rupee (INR)  | 1069        | 0                             | 6.h.        |
| i. Japanese yen (JPY)  | 1070        | 0                             | 6.i.        |
| j. Swedish krona (SEK)   | 1071        | 81 546                        | 6.j.        |
| k. Singapore dollar (SGD)  | 2133        | 0                             | 6.k.        |
| l. United States dollars (USD)   | 1072        | 835 018                       | 6.l.        |
| <b>m. Payments activity indicator (sum of items 6.a through 6.l)</b>                   | <b>1073</b> | <b>212 727 380</b>            | <b>6.m.</b> |

| <b>Section 7 - Assets Under Custody</b>  | <b>GSIB</b> | <b>Amount in thousand EUR</b> |             |
|--|-------------|-------------------------------|-------------|
| <b>a. Assets under custody indicator</b> | <b>1074</b> | <b>13 950 088</b>             | <b>7.a.</b> |

| <b>Section 8 - Underwritten Transactions in Debt and Equity Markets</b> | <b>GSIB</b> | <b>Amount in thousand EUR</b> |             |
|---|-------------|-------------------------------|-------------|
| a. Equity underwriting activity   | 1075        | 0                             | 8.a.        |
| b. Debt underwriting activity   | 1076        | 0                             | 8.b.        |
| <b>c. Underwriting activity indicator (sum of items 8.a and 8.b)</b>    | <b>1077</b> | <b>0</b>                      | <b>8.c.</b> |

| <b>Section 9 - Trading Volume</b>   | <b>GSIB</b> | <b>Amount in thousand EUR</b> |             |
|---|-------------|-------------------------------|-------------|
| a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions | 2123        | 959 706                       | 9.a.        |
| b. Trading volume of other fixed income securities, excluding intragroup transactions                     | 2124        | 38 346 471                    | 9.b.        |
| <b>c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)</b>                            | <b>2125</b> | <b>39 306 176</b>             | <b>9.c.</b> |
| d. Trading volume of listed equities, excluding intragroup transactions                                   | 2126        | 2 822 872                     | 9.d.        |
| e. Trading volume of all other securities, excluding intragroup transactions                              | 2127        | 7 552 002                     | 9.e.        |
| <b>f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)</b>           | <b>2128</b> | <b>10 374 874</b>             | <b>9.f.</b> |

### Complexity indicators

| <b>Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives</b>  | <b>GSIB</b> | <b>Amount in thousand EUR</b> |              |
|--|-------------|-------------------------------|--------------|
| a. OTC derivatives cleared through a central counterparty  | 2129        | 263 988 544                   | 10.a.        |
| b. OTC derivatives settled bilaterally   | 1905        | 0                             | 10.b.        |
| <b>c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)</b> | <b>1227</b> | <b>263 988 544</b>            | <b>10.c.</b> |

| <b>Section 11 - Trading and Available-for-Sale Securities</b>   | <b>GSIB</b> | <b>Amount in thousand EUR</b> |              |
|---|-------------|-------------------------------|--------------|
| a. Held-for-trading securities (HFT)  | 1081        | 427 706                       | 11.a.        |
| b. Available-for-sale securities (AFS)  | 1082        | 12 018 363                    | 11.b.        |
| c. Trading and AFS securities that meet the definition of Level 1 assets                                    | 1083        | 1 371 335                     | 11.c.        |
| d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts                     | 1084        | 794 351                       | 11.d.        |
| <b>e. Trading and AFS securities indicator (sum of items 11.a and 11.b, minus the sum of 11.c and 11.d)</b> | <b>1085</b> | <b>10 280 383</b>             | <b>11.e.</b> |

| <b>Section 12 - Level 3 Assets</b>                                   | <b>GSIB</b> | <b>Amount in thousand EUR</b> |             |
|--|-------------|-------------------------------|-------------|
| <b>a. Level 3 assets indicator, including insurance subsidiaries</b> | <b>1229</b> | <b>23 767 604</b>             | <b>12.a</b> |

### Cross-Jurisdictional Activity Indicators

| <b>Section 13 - Cross-Jurisdictional Claims</b>                              | <b>GSIB</b> | <b>Amount in thousand EUR</b> |              |
|--|-------------|-------------------------------|--------------|
| a. Total foreign claims on an ultimate risk basis                            | 1087        | 20 902 865                    | 13.a.        |
| b. Foreign derivative claims on an ultimate risk basis                       | 1146        | 165 040                       | 13.b.        |
| <b>c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)</b> | <b>2130</b> | <b>21 067 905</b>             | <b>13.c.</b> |

| <b>Section 14 - Cross-Jurisdictional Liabilities</b> | <b>GSIB</b> | <b>Amount in thousand EUR</b> |  |
|--|-------------|-------------------------------|--|
|--|-------------|-------------------------------|--|

|  |      |            |       |
|--|------|------------|-------|
| a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency | 2131 | 20 059 202 | 14.a. |
| b. Foreign derivative liabilities on an immediate risk basis   | 1149 | 453 522    | 14.b. |
| c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)   | 1148 | 20 512 724 | 14.c. |

#### Ancillary Data

Section 15 - Ancillary Indicators GSIB

Section 16 - Ancillary Items GSIB

#### Memorandum Items

Section 17 - Size Items GSIB

Section 18 - Interconnectedness Items GSIB

Section 19 - Substitutability/Financial Infra. Items GSIB

Section 20 - Complexity Items GSIB

Section 21 - Cross-Jurisdictional Activity Items GSIB

|   |      | Amount in thousand EUR |       |
|---|------|------------------------|-------|
| d. Total foreign claims on an ultimate risk basis (considering SRM as a single jurisdiction)                        | 1280 | 5 332 516              | 21.d. |
| e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)                  | 1281 | 24 715                 | 21.e. |
| f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction) | 1282 | 3 018 833              | 21.f. |

Section 22 - Ancillary Indicators GSIB