End-2023 G-SIB Assessment Exercise v5.3.5

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	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	2023-12-31	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	2024-03-28	1.b.(3)			
(4) Language of public disclosure	1010	French	1.b.(4)			
(5) Web address of public disclosure	1011	stisseurs/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	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)		Confirmed zero		
(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)		Confirmed zero		
(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		Checks	Remarks	Comments	Supervisor Comments
a. Funds deposited with or lent to other financial institutions	1216	5 181 583	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	1 912 139	3.c.(1)				
(2) Senior unsecured debt securities	2104	42 648 120	3.c.(2)				
(3) Subordinated debt securities	2105	1 149 041	3.c.(3)				
(4) Commercial paper	2106	0	3.c.(4)		Confirmed zero		

	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
(5) Equity securities	2107	1 416 505	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	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	61 167 889	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	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)				
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	39 736 631	4.e.				

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Secured debt securities	2116	18 590 650	5.a.				
b. Senior unsecured debt securities	2117	5 462 442	5.b.				
c. Subordinated debt securities	2118	9 449 938	5.c.				
d. Commercial paper	2119	0	5.d.		Confirmed zero		
e. Certificates of deposit	2120	14 265 503	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	47 768 533	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	19 807	6.b.				
c. Swiss francs (CHF)	1064	12 563	6.c.				
d. Chinese yuan (CNY)	1065	0	6.d.		Confirmed zero		
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.		Confirmed zero		
h. Indian rupee (INR)	1069	0	6.h.		Confirmed zero		
i. Japanese yen (JPY)	1070	0	6.i.		Confirmed zero		
j. Swedish krona (SEK)	1071	81 546	6.j.				
k. Singapore dollar (SGD)	2133	0	6.k.		Confirmed zero		
l. United States dollars (USD)	1072	835 018	6.l.				
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	212 727 380	6.m.				

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Assets under custody indicator	1074	13 950 088	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	959 706	9.a.				
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	38 346 471	9.b.				
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	39 306 176	9.c.				
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.				
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	10 374 874	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	261 777 444	10.a.				
b. OTC derivatives settled bilaterally	1905	0	10.b.		Confirmed zero		
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	261 777 444	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	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	3 882 025	11.c.				
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	794 351	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	7 769 693	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	21 397 389	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	20 902 865	13.a.				
b. Foreign derivative claims on an ultimate risk basis	1146	165 040	13.b.				
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	21 067 905	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	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	Amount in thousand EUR		Checks	Remarks	Comments	Supervisor Comments
a. Total liabilities	1092	296 399 348	15.a.				
b. Retail funding	1093	195 285 385	15.b.				
c. Wholesale funding dependence ratio (the difference between items 15.a and 15.b, divided by 15.a)	1094	34%	15.c.				
d. Total gross revenue	1095	11 225 337	15.d.				
e. Total net revenue	1096	4 036 542	15.e.				
f. Foreign net revenue	1097	13 036	15.f.				
g. Gross value of cash provided and gross fair value of securities provided in SFTs	1098	58 764 263	15.g.				
h. Gross value of cash borrowed and gross fair value of securities borrowed in SFTs	1099	16 251 269	15.h.				
i. Gross positive fair value of over-the-counter (OTC) derivatives transactions	1100	4 266 139	15.i.				
j. Gross negative fair value of OTC derivatives transactions	1101	5 437 145	15.j.				

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