

End-2024 G-SIB Assessment Exercise

v5.4.1

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	Postale	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2024-12-31	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	2025-03-31	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	2025-03-13	1.b.(3)
(4) Language of public disclosure	1010	French	1.b.(4)
(5) Web address of public disclosure	1011	https://www.labanquepostale.com/content/dam/lbp/documents/investisseurs/info-reglementee/2025/Indicateurs-G-SIB-31dec2024.pdf	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	290 138	2.a.(1)
(2) Effective notional amount of written credit derivatives	1201	65 567	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	995 171	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	21 087 741	2.b.(1)
(2) Counterparty exposure of SFTs	1014	1 014 547	2.b.(2)
c. Other assets			
(1) Items subject to a 10% credit conversion factor (CCF)	1019	4 803 709	2.d.(1)
(2) Items subject to a 20% CCF	1022	2 531 005	2.d.(2)
(3) Items subject to a 40% CCF	2300	0	2.d.(3)
(4) Items subject to a 50% CCF	1023	13 219 478	2.d.(4)
(5) Items subject to a 100% CCF	1024	9 250 444	2.d.(5)
e. Regulatory adjustments			
(1) Regulatory adjustments	1031	1 536 231	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	272 879 237	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	441 857 483	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	19 653 241	2.g.(3)
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g			
	2101	19 653 241	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	675 430 238	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			
(1) Certificates of deposit	2102	3 992 738	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions			
	1217	6 754 290	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	4 173 775	3.c.(1)
(2) Senior unsecured debt securities	2104	11 302 769	3.c.(2)
(3) Subordinated debt securities	2105	286 361	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	120 872 944	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	3 378 502	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	42 149	3.e.(1)
(2) Potential future exposure	2110	149 750	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	151 511 560	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	181 461	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	676 795	4.a.(2)
(3) Loans obtained from other financial institutions	2113	4 956 999	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions			
	1223	32 156 109	4.b.
c. Net negative current exposure of SFTs with other financial institutions			
	1224	5 457 024	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	5 654	4.d.(1)
(2) Potential future exposure	2115	122 042	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))			
	1221	43 556 085	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR	
------------------------------------	------	------------------------	--

a. Secured debt securities	2116	20 111 431	5.a.
b. Senior unsecured debt securities	2117	2 464 493	5.b.
c. Subordinated debt securities	2118	10 042 243	5.c.
d. Commercial paper	2119	0	5.d.
e. Certificates of deposit	2120	10 258 814	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.
h. Securities outstanding indicator, including the securities issued by insurance subsidiaries (sum of items 5.a through 5.g)	1226	42 876 981	5.h.

Substitutability/Financial Institution Infrastructure Indicators

Section 6 - Payments made in the reporting year (excluding intragroup payments)	GSIB	Amount in thousand EUR	
a. Australian dollars (AUD)	1061	9 453	6.a.
b. Canadian dollars (CAD)	1063	52 918	6.b.
c. Swiss francs (CHF)	1064	75 067	6.c.
d. Chinese yuan (CNY)	1065	4 590	6.d.
e. Euros (EUR)	1066	226 692 068	6.e.
f. British pounds (GBP)	1067	78 814	6.f.
g. Hong Kong dollars (HKD)	1068	2 183	6.g.
h. Indian rupee (INR)	1069	4 211	6.h.
i. Japanese yen (JPY)	1070	18 191	6.i.
j. Swedish krona (SEK)	1071	7 023	6.j.
k. Singapore dollar (SGD)	2133	2 142	6.k.
l. United States dollars (USD)	1072	307 542	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	227 254 202	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR	
a. Assets under custody indicator	1074	13 915 784	7.a.

Section 8 - Underwritten Transactions in Debt and Equity Markets	GSIB	Amount in thousand EUR	
a. Equity underwriting activity	1075	0	8.a.
b. Debt underwriting activity	1076	0	8.b.
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	
a. Trading volume of securities issued by other public sector entities, excluding intragroup transactions	2123	1 030 598	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	39 931 649	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	40 962 247	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	2 456 619	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	14 316 180	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	16 772 799	9.f.

Complexity indicators

Section 10 - Notional Amount of Over-the-Counter (OTC) Derivatives	GSIB	Amount in thousand EUR	
a. OTC derivatives cleared through a central counterparty	2129	410 311 547	10.a.
b. OTC derivatives settled bilaterally	1905	0	10.b.
c. Notional amount of over-the-counter (OTC) derivatives indicator, including insurance subsidiaries (sum of items 10.a and 10.b)	1227	410 311 547	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in thousand EUR	
a. Held-for-trading securities (HFT)	1081	306 374	11.a.
b. Available-for-sale securities (AFS)	1082	14 337 566	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	4 122 615	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	792 149	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	9 729 176	11.e.

Section 12 - Level 3 Assets	GSIB	Amount in thousand EUR	
a. Level 3 assets indicator, including insurance subsidiaries	1229	23 111 153	12.a.

Cross-Jurisdictional Activity Indicators

Section 13 - Cross-Jurisdictional Claims	GSIB	Amount in thousand EUR	
a. Total foreign claims on an ultimate risk basis	1087	20 992 826	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	380 492	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	21 373 318	13.c.

Section 14 - Cross-Jurisdictional Liabilities	GSIB	Amount in thousand EUR	
a. Foreign liabilities on an immediate risk basis, excluding derivatives and including local liabilities in local currency	2131	21 936 793	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	299 062	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	22 235 855	14.c.

Ancillary Data

Section 15 - Ancillary Indicators	GSIB	Amount in thousand EUR
--	------	------------------------

Section 16 - Ancillary Items	GSIB	Amount in thousand EUR
-------------------------------------	------	------------------------

Memorandum Items

Section 17 - Size Items	GSIB	Amount in thousand EUR
--------------------------------	------	------------------------

Section 18 - Interconnectedness Items	GSIB	Amount in thousand EUR
--	------	------------------------

Section 19 - Substitutability/Financial Infra. Items	GSIB	Amount in thousand EUR	
Section 20 - Complexity Items	GSIB	Amount in thousand EUR	
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	4 428 818	21.d.
e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	19 080	21.e.
f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	1 329 011	21.f.
Section 22 - Ancillary Indicators	GSIB	Amount in thousand EUR/units	