End-2025 G-SIB Assessment Exercise

v5.4.5

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	Postale	1.a.(2)
(3) Reporting date (yyyy-mm-dd)	1003	2025-12-31	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	2026-04-24	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	2026-03-26	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/2026/Indicateurs-G-SIB-31dec2025.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	182 623	2.a.(1)
(2) Effective notional amount of written credit derivatives	1201	71 831	2.a.(2)
(3) Potential future exposure of derivative contracts	1018	870 185	2.a.(3)
b. Securities financing transactions (SFTs)			
(1) Adjusted gross value of SFTs	1013	27 004 673	2.b.(1)
(2) Counterparty exposure of SFTs	1014	449 551	2.b.(2)
c. Other assets	1015	224 617 465	2.c.
d. Gross notional amount of off-balance sheet items			
(1) Items subject to a 10% credit conversion factor (CCF)	1019	4 535 047	2.d.(1)
(2) Items subject to a 20% CCF	1022	0	2.d.(2)
(3) Items subject to a 40% CCF	2300	19 014 965	2.d.(3)
(4) Items subject to a 50% CCF	1023	1 678 985	2.d.(4)
(5) Items subject to a 100% CCF	1024	3 351 581	2.d.(5)
e. Regulatory adjustments	1031	1 807 427	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	265 446 893	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	438 339 911	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	20 808 464	2.g.(3)
h. Intragroup exposures included in 2.f to insurance subsidiaries reported in 2.g	2101	20 808 466	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	662 169 874	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	5 278 222	3.a.
(1) Certificates of deposit	2102	4 793 343	3.a.(1)
b. Unused portion of committed lines extended to other financial institutions	1217	3 805 589	3.b.
c. Holdings of securities issued by other financial institutions			
(1) Secured debt securities	2103	4 649 924	3.c.(1)
(2) Senior unsecured debt securities	2104	11 914 668	3.c.(2)
(3) Subordinated debt securities	2105	322 519	3.c.(3)
(4) Commercial paper	2106	0	3.c.(4)
(5) Equity securities	2107	117 582 772	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	2 505 614	3.d.
e. OTC derivatives with other financial institutions that have a net positive fair value			
(1) Net positive fair value	2109	10 798	3.e.(1)
(2) Potential future exposure	2110	151 371	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	146 221 477	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	138 634	4.a.(1)
(2) Deposits due to non-depository financial institutions	2112	182 791	4.a.(2)
(3) Loans obtained from other financial institutions	2113	5 659 624	4.a.(3)
b. Unused portion of committed lines obtained from other financial institutions	1223	16 179 626	4.b.
c. Net negative current exposure of SFTs with other financial institutions	1224	7 054 206	4.c.
d. OTC derivatives with other financial institutions that have a net negative fair value			
(1) Net negative fair value	2114	4 617	4.d.(1)
(2) Potential future exposure	2115	122 526	4.d.(2)
e. Intra-financial system liabilities indicator, including insurance subsidiaries (sum of items 4.a.(1) through 4.d.(2))	1221	29 342 024	4.e.

Section 5 - Securities Outstanding	GSIB	Amount in thousand EUR	
a. Secured debt securities	2116	21 145 272	5.a.
b. Senior unsecured debt securities	2117	2 630 966	5.b.
c. Subordinated debt securities	2118	8 881 512	5.c.
d. Commercial paper	2119	0	5.d.
e. Certificates of deposit	2120	7 604 505	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	40 262 255	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	9 207	6.a.
b. Canadian dollars (CAD)	1063	55 562	6.b.
c. Swiss francs (CHF)	1064	55 043	6.c.
d. Chinese yuan (CNY)	1065	7 172	6.d.
e. Euros (EUR)	1066	188 669 134	6.e.
f. British pounds (GBP)	1067	68 204	6.f.
g. Hong Kong dollars (HKD)	1068	2 290	6.g.
h. Indian rupee (INR)	1069	3 883	6.h.
i. Japanese yen (JPY)	1070	21 003	6.i.
j. Swedish krona (SEK)	1071	6 865	6.j.
k. Singapore dollar (SGD)	2133	0	6.k.
l. United States dollars (USD)	1072	222 753	6.l.
m. Payments activity indicator (sum of items 6.a through 6.l)	1073	189 121 116	6.m.

Section 7 - Assets Under Custody	GSIB	Amount in thousand EUR	
a. Assets under custody indicator	1074	14 822 326	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	4 666 614	9.a.
b. Trading volume of other fixed income securities, excluding intragroup transactions	2124	40 913 820	9.b.
c. Trading volume fixed income sub-indicator (sum of items 9.a and 9.b)	2125	45 580 434	9.c.
d. Trading volume of listed equities, excluding intragroup transactions	2126	2 736 567	9.d.
e. Trading volume of all other securities, excluding intragroup transactions	2127	20 370 272	9.e.
f. Trading volume equities and other securities sub-indicator (sum of items 9.d and 9.e)	2128	23 106 839	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	584 798 133	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	584 798 133	10.c.

Section 11 - Trading and Available-for-Sale Securities	GSIB	Amount in thousand EUR	
a. Held-for-trading securities (HFT)	1081	406 968	11.a.
b. Available-for-sale securities (AFS)	1082	17 214 198	11.b.
c. Trading and AFS securities that meet the definition of Level 1 assets	1083	8 989 613	11.c.
d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts	1084	1 548 677	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	7 082 876	11.e.

Section 12 - Level 3 Assets	GSIB	Amount in thousand EUR	
a. Level 3 assets indicator, including insurance subsidiaries	1229	24 210 290	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	22 270 196	13.a.
b. Foreign derivative claims on an ultimate risk basis	1146	894 328	13.b.
c. Cross-jurisdictional claims indicator (sum of items 13.a and 13.b)	2130	23 164 524	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	20 613 422	14.a.
b. Foreign derivative liabilities on an immediate risk basis	1149	269 631	14.b.
c. Cross-jurisdictional liabilities indicator (sum of items 14.a and 14.b)	1148	20 883 052	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	22 270 196	21.d.
e. Foreign derivatives claims on an ultimate risk basis (considering SRM as a single jurisdiction)	1281	18 929	21.e.
f. Foreign liabilities on an immediate risk basis, including derivatives (considering SRM as a single jurisdiction)	1282	3 510 897	21.f.

Section 22 - Ancillary Indicators	GSIB