



PRESS RELEASE

Paris, 1st August 2016

Publication of results achieved by European banks in the European Banking Authority's stress tests

La Banque Postale was submitted to stress test exercises carried out by the European Banking Authority (EBA), in collaboration with the European Central Bank (ECB), the European Commission (EC) and the European Systemic Risk Board (ESRB).

Results have been published on the EBA's website on the 29th of July.

The consequences of the imposed scenario in the exercise would lead La Banque Postale, at year end 2018, to reach a phased-in Common Equity Tier 1 ratio of 9,7 %. This level proves LBP's solid resilience and its ability to face an adverse context while sustaining its solvency position.

This test is part of the on-going 2016 SREP (Supervisory Review and Evaluation Process) exercise.

La Banque Postale highlights that since year end 2015, its phased-in Common Equity Tier 1 ratio improved by 0,2 point to reach 13,4 % at the end of June 2016.

Detailed results are available on La Banque Postale's website :
<https://www.labanquepostale.com>.

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About La Banque Postale

La Banque Postale, a subsidiary of Le Groupe La Poste, operates on the retail banking, insurance and asset management markets. As a civic minded bank, it supports its customers as part of a sustainable banking relationship, with a full range of accessible and reasonably-priced products and services. As a local and public service bank, La Banque Postale meets everyone requirements, including retail customers, companies, professionals, and the local public sector. It remains at its customers' service through the network of post offices, on the Internet and by telephone, as part of a completely multi-channel relationship.

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