



PRESS RELEASE
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The European Banking Authority publishes the results of the 2018 European-wide stress test exercise

La Banque Postale was subject to the 2018 European-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB). 48 banks of the European Union took part to this exercise.

La Banque Postale notes the announcements made today by the EBA on the EU-wide stress test.

The 2018 European-wide stress test does not contain a pass-fail threshold and instead is designed to contribute to the SREP (*Supervisory Review and Evaluation Process*) exercise. The results obtained will assist competent authorities in assessing La Banque Postale's ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2018-2020). The methodology used, including a static balance sheet assumption as at 2017/12/31, was imposed and communicated by the EBA. Therefore the adverse stress test scenario does not take into account future business strategies and management actions. It is not a forecast of La Banque Postale profits.

La Banque Postale highlights that its CET1 ratio fully loaded stands at 12.4% at the end of June 2018.

Detailed results are available on La Banque Postale's website/Investors (www.labanquepostale.com).

About La Banque Postale:

La Banque Postale, a subsidiary of Le Groupe La Poste, is present in the retail banking, insurance and asset management markets. Working in the best interest of the community at large, it supports its customers by offering a sustainable banking relationship with an extensive range of reasonably priced and accessible products and services. As a local bank providing a public service, La Banque Postale meets the needs of everyone: private individuals, businesses, professionals and the local public sector. It strives to serve its customers through the network of post offices, online and by telephone as part of a fully multi-channel relationship.

Investor Relations:

Estelle Maturell Andino
estelle.maturell-andino@labanquepostale.fr