



2016 EU-wide Stress Test

Bank Name	La Banque Postale
LEI Code	96950066U5XAAIRCPA78
Country Code	FR

2016 EU-wide Stress Test: Summary

La Banque Postale

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		7,870.52	7,714.75
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-33.76	-272.72
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-564.86	-1,155.24
Cumulative 3y: Profit or (-) loss for the year		752.58	-355.81
Coverage ratio - Default stock	45.11%	28.06%	33.71%
Common Equity Tier 1 capital	7,154.81	8,168.53	6,486.93
Total Risk exposure amount	54,208.32	55,340.52	66,755.08
Common Equity Tier 1 ratio, %	13.2%	14.8%	9.7%
Fully loaded Common Equity Tier 1 ratio, %	14.5%	14.9%	9.8%
Tier 1 capital	7,954.81	8,968.53	7,286.93
Total leverage ratio exposures	227,550.40	227,550.40	227,550.40
Leverage ratio, %	3.5%	3.9%	3.2%
Fully loaded leverage ratio, %	3.8%	3.9%	3.2%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
La Banque Postale

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

La Banque Postale

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
La Banque Postale	Central governments or central banks	108,791	0	102	0	0	23	100.0%
	Regional governments or local authorities	5,076	0	1,015	0	0	0	0.0%
	Public sector entities	166	0	40	0	0	0	0.0%
	Multilateral Development Banks	182	0	0	0	0	0	0.0%
	International Organisations	431	0	0	0	0	0	0.0%
	Institutions	9,517	0	3,859	0	0	0	0.0%
	Corporates	7,570	6	5,523	9	0	3	34.1%
	of which: SME	1,803	5	1,514	7	0	3	38.2%
	Retail	7,639	211	5,670	265	28	269	56.0%
	of which: SME	513	9	326	13	0	8	45.4%
	Secured by mortgages on immovable property	53,870	264	17,861	292	17	101	27.7%
	of which: SME	679	21	235	24	0	10	33.1%
	Items associated with particularly high risk	433	0	649	0	0	0	0.0%
	Covered bonds	4,251	0	426	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	526	0	526	0	0	0	0.0%
	Equity	3,552	0	3,570	0	0	0	0.0%
Securitisation								
Other exposures	3,862	0	3,685	0	0	0	0.0%	
Standardised Total	205,867	482	42,925	565	45	396	45.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	101,042	0	0	0	0	0	0.0%
	Regional governments or local authorities	5,076	0	1,015	0	0	0	0.0%
	Public sector entities	166	0	39	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	4,977	0	1,699	0	0	0	0.0%
	Corporates	6,923	6	4,928	9	0	3	34.1%
	of which: SME	1,787	5	1,498	7	0	3	38.2%
	Retail	7,623	211	5,667	264	28	269	56.0%
	of which: SME	512	9	325	13	0	8	45.4%
	Secured by mortgages on immovable property	53,830	263	17,845	290	17	100	27.6%
	of which: SME	676	21	234	24	0	10	33.1%
	Items associated with particularly high risk	413	0	620	0	0	0	0.0%
	Covered bonds	2,695	0	269	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	261	0	261	0	0	0	0.0%
	Equity	3,552	0	3,570	0	0	0	0.0%
Securitisation								
Other exposures	3,852	0	3,685	0	0	0	0.0%	
Standardised Total	190,420	480	39,589	563	44	373	43.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ²
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Belgium	Central governments or central banks	2,842	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	148	0	74	0	0	0	0.0%
	Corporates	10	0	10	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	5	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	184	0	18	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	3,189	0	104	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

La Banque Postale

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	2,179	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	452	0	224	0	0	0	0.0%
	Corporates	41	0	41	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	36	0	4	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,710	0	269	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

La Banque Postale

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks	0	0	0	0	0	0	0.0%	
Regional governments or local authorities	0	0	0	0	0	0	0.0%	
Public sector entities	0	0	0	0	0	0	0.0%	
Multilateral Development Banks	0	0	0	0	0	0	0.0%	
International Organisations	0	0	0	0	0	0	0.0%	
Institutions	0	0	0	0	0	0	0.0%	
Corporates	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Retail	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
Covered bonds	0	0	0	0	0	0	0.0%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks	0	0	0	0	0	0	0.0%	
Regional governments or local authorities	0	0	0	0	0	0	0.0%	
Public sector entities	0	0	0	0	0	0	0.0%	
Multilateral Development Banks	0	0	0	0	0	0	0.0%	
International Organisations	0	0	0	0	0	0	0.0%	
Institutions	0	0	0	0	0	0	0.0%	
Corporates	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Retail	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
Covered bonds	0	0	0	0	0	0	0.0%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Central governments or central banks	0	0	0	0	0	0	0.0%	
Regional governments or local authorities	0	0	0	0	0	0	0.0%	
Public sector entities	0	0	0	0	0	0	0.0%	
Multilateral Development Banks	0	0	0	0	0	0	0.0%	
International Organisations	0	0	0	0	0	0	0.0%	
Institutions	0	0	0	0	0	0	0.0%	
Corporates	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Retail	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%	
of which: SME	0	0	0	0	0	0	0.0%	
Items associated with particularly high risk	0	0	0	0	0	0	0.0%	
Covered bonds	0	0	0	0	0	0	0.0%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%	
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

La Banque Postale

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

La Banque Postale

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
La Banque Postale	Central governments or central banks	0.0%	31	70.7%	0.0%	40	60.6%	0.0%	49	55.5%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	4	40.0%	0.0%	6	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	3	29.3%	0.0%	5	29.2%	0.0%	7	29.2%
	Corporates	0.2%	18	27.7%	0.2%	31	26.6%	0.2%	43	26.6%
	of which: SME	0.4%	10	26.7%	0.3%	16	25.3%	0.3%	21	24.5%
	Retail	1.0%	419	55.6%	1.0%	535	55.3%	1.0%	650	55.1%
	of which: SME	0.9%	13	46.8%	0.9%	17	46.7%	0.9%	22	46.7%
	Secured by mortgages on immovable property	0.1%	160	15.9%	0.1%	203	12.8%	0.1%	243	11.4%
	of which: SME	0.1%	11	28.9%	0.1%	12	25.9%	0.1%	13	23.8%
	Items associated with particularly high risk	0.2%	0	31.5%	0.2%	0	31.5%	0.2%	0	31.5%
	Covered bonds	0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	3	40.0%	0.1%	5	40.0%	0.1%	8	40.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.1%	636	34.0%	0.1%	823	30.1%	0.1%	1,006	28.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
La Banque Postale	Central governments or central banks	0.0%	72	49.4%	0.0%	120	45.1%	0.0%	169	43.5%
	Regional governments or local authorities	0.1%	3	46.0%	0.1%	7	46.0%	0.1%	10	46.0%
	Public sector entities	0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	5	29.1%	0.1%	9	29.2%	0.0%	12	29.4%
	Corporates	0.3%	26	28.7%	0.4%	51	28.7%	0.3%	75	28.4%
	of which: SME	0.6%	14	26.7%	0.7%	26	25.7%	0.7%	38	25.2%
	Retail	1.9%	563	63.5%	2.0%	804	63.6%	1.8%	1,015	63.5%
	of which: SME	1.8%	18	55.1%	1.8%	28	55.2%	1.6%	36	55.1%
	Secured by mortgages on immovable property	0.1%	172	16.2%	0.1%	236	13.5%	0.1%	304	12.5%
	of which: SME	0.1%	12	28.9%	0.2%	13	24.2%	0.2%	14	24.2%
	Items associated with particularly high risk	0.3%	0	36.2%	0.4%	0	36.2%	0.3%	0	36.2%
	Covered bonds	0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	4	40.0%	0.1%	7	40.0%	0.1%	11	40.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.2%	844	38.6%	0.2%	1,235	35.9%	0.2%	1,596	33.7%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	5	40.0%	0.0%	4	40.0%	0.0%	4	40.0%
	Regional governments or local authorities	0.0%	2	40.0%	0.0%	4	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.0%	2	30.1%	0.0%	4	30.1%	0.0%	5	30.1%
	Corporates	0.2%	18	27.8%	0.2%	30	27.0%	0.2%	42	26.6%
	of which: SME	0.4%	10	26.8%	0.3%	16	25.4%	0.3%	21	24.6%
	Retail	1.0%	419	55.6%	1.0%	535	55.3%	1.0%	649	55.1%
	of which: SME	0.9%	13	46.8%	0.9%	17	46.7%	0.9%	22	46.7%
	Secured by mortgages on immovable property	0.1%	159	15.9%	0.1%	202	12.8%	0.1%	242	11.4%
	of which: SME	0.1%	11	28.9%	0.1%	12	26.0%	0.1%	13	23.8%
	Items associated with particularly high risk	0.2%	0	31.5%	0.2%	0	31.5%	0.2%	0	31.5%
	Covered bonds	0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	3	40.0%	0.1%	5	40.0%	0.1%	8	40.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.1%	610	33.2%	0.1%	795	29.4%	0.1%	975	27.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	46	40.0%	0.0%	91	40.0%	0.0%	136	40.0%
	Regional governments or local authorities	0.1%	3	46.0%	0.1%	7	46.0%	0.1%	10	46.0%
	Public sector entities	0.0%	0	46.0%	0.0%	0	46.0%	0.0%	0	46.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	3	30.2%	0.1%	6	30.3%	0.0%	8	30.3%
	Corporates	0.3%	25	28.9%	0.4%	50	28.7%	0.3%	73	28.4%
	of which: SME	0.6%	14	26.8%	0.7%	26	25.7%	0.7%	38	25.2%
	Retail	1.9%	563	63.5%	2.0%	803	63.6%	1.8%	1,014	63.5%
	of which: SME	1.8%	18	55.1%	1.8%	28	55.2%	1.6%	36	55.1%
	Secured by mortgages on immovable property	0.1%	171	16.1%	0.1%	235	13.5%	0.1%	303	12.5%
	of which: SME	0.1%	12	29.0%	0.2%	13	26.1%	0.2%	14	24.2%
	Items associated with particularly high risk	0.3%	0	36.2%	0.4%	0	36.2%	0.3%	0	36.2%
	Covered bonds	0.0%	0	9.0%	0.0%	0	9.0%	0.0%	1	9.0%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	4	40.0%	0.1%	7	40.0%	0.1%	11	40.0%
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	
Standardised Total	0.2%	815	37.9%	0.2%	1,201	35.0%	0.2%	1,556	33.4%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.3%	0	35.9%	0.3%	0	35.9%	0.3%	0	35.9%
	of which: SME	0.1%	0	13.5%	0.1%	0	13.5%	0.2%	0	15.5%
	Retail	0.3%	0	31.8%	0.3%	0	31.4%	0.3%	0	31.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	12.1%	0.1%	0	12.0%	0.1%	0	11.9%
	of which: SME	0.1%	0	12.1%	0.1%	0	12.0%	0.1%	0	11.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	37.1%	0.0%	0	37.0%	0.0%	1	37.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Belgium	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.4%	0	41.2%	0.4%	0	41.2%	0.4%	0	41.2%
	of which: SME	0.2%	0	15.5%	0.2%	0	15.5%	0.2%	0	15.5%
	Retail	0.5%	0	41.6%	0.5%	0	43.4%	0.5%	0	43.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	13.9%	0.2%	0	13.9%	0.2%	0	15.8%
	of which: SME	0.2%	0	13.9%	0.2%	0	15.2%	0.2%	0	15.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-						

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		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	20.5%	0.0%	0	20.5%	0.0%	0	20.5%
	Corporates	0.1%	0	36.0%	0.1%	0	36.0%	0.1%	0	36.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	0	38.8%	0.4%	0	38.5%	0.4%	0	38.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	11.6%	0.1%	0	11.6%	0.1%	0	11.6%
	of which: SME	0.1%	0	11.8%	0.1%	0	11.8%	0.1%	0	11.8%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	34.2%	0.0%	0	34.1%	0.0%	1	34.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	20.5%	0.0%	0	20.5%	0.0%	0	20.5%
	Corporates	0.1%	0	41.4%	0.1%	0	41.4%	0.1%	0	41.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.6%	0	46.6%	0.8%	0	47.8%	0.8%	0	47.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	14.3%	0.2%	0	14.4%	0.2%	0	14.3%
	of which: SME	0.2%	0	14.5%	0.2%	0	14.7%	0.2%	0	14.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	0.0%	0	31.7%	0.0%	1	32.4%	0.0%	1	33.1%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	-	0	-	-	0	-	-	0	-

2016 EU-wide Stress Test: Credit risk STA

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		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

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		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	174						
	IRB	0						
	Total	174						
Risk exposure amounts	STA	55	55	55	55	55	95	95
	IRB	0	0	0	0	0	0	0
	Total	55	55	55	55	55	95	95
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

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		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)						
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	0				
Tot		23	23	0	0	0	23	0	0	0	0	0	0	0	0	0				
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
Total		108,712	108,712	3,020	0	226	24,076	81,390	2,307	54	1,638	-17	0	0	0	0				

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dilbouth and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

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(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	43,547	43,922	44,304	44,679	53,003	55,701	56,093
Risk exposure amount for securitisations and re-securitisations	55	55	55	55	55	95	95
Risk exposure amount other credit risk	43,492	43,867	44,249	44,624	52,948	55,606	55,999
Risk exposure amount for market risk	1,483	1,483	1,483	1,483	1,483	1,483	1,483
Risk exposure amount for operational risk	9,179	9,179	9,179	9,179	9,179	9,179	9,179
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	54,208	54,583	54,965	55,341	63,664	66,362	66,755

2016 EU-wide Stress Test - P&L

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(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,117	2,812	2,607	2,451	2,706	2,617	2,391
Interest income	4,781	4,676	5,033	5,266	4,613	4,338	4,784
(Interest expense)	-1,665	-1,864	-2,426	-2,815	-1,907	-1,721	-2,393
Dividend income	21	21	21	21	17	17	17
Net fee and commission income	2,454	2,454	2,454	2,454	2,454	2,454	2,454
Gains or (-) losses on financial assets and liabilities held for trading, net	-78	-11	-11	-11	-250	-11	-11
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	191	-58	-61	-64	-68	-61	-64
Total operating income, net	5,705	5,218	5,010	4,850	4,859	5,016	4,787
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-185	-195	-187	-182	-404	-391	-360
Other income and expenses not listed above, net	-4,463	-4,482	-4,479	-4,477	-4,606	-4,614	-4,639
Profit or (-) loss before tax from continuing operations	1,057	540	344	191	-151	11	-212
(Tax expenses or (-) income related to profit or loss from continuing operations)	-327	-162	-103	-57	0	-3	0
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	730	378	241	134	-151	7	-212
Attributable to owners of the parent	707	366	233	129	-151	7	-212
Amount of dividends paid	318	165	105	58	0	3	0
Attributable to owners of the parent net of estimated dividends	389	202	128	71	-151	4	-212

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		(mln EUR,%)							
		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
OWN FUNDS	A	OWN FUNDS	10,115	10,586	10,886	11,128	9,676	9,669	9,447
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	7,155	7,626	7,926	8,169	6,716	6,710	6,487
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,063	4,063	4,063	4,063	4,063	4,063	4,063
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	1,219	1,420	1,549	1,620	1,067	1,071	860
	A.1.3	Accumulated other comprehensive income	854	854	854	854	-59	-59	-59
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	201	201	201	201	-41	-41	-41
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	658	658	658	658	-14	-14	-14
	A.1.4	Other Reserves	2,323	2,323	2,323	2,323	2,314	2,314	2,314
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-166	-166	-166	-166	-166	-166	-166
	A.1.8	(-) Intangible assets (including Goodwill)	-520	-520	-520	-520	-520	-520	-520
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-13	-13	-13	-13	-13	-13	-13
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	-605	-336	-164	8	29	19	8	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-192	-80	-40	0	16	8	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-421	-263	-132	0	5	3	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	8	8	8	8	8	8	8	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	8	8	8	8	8	8	8	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	800	800	800	800	800	800	800	
A.2.1	Additional Tier 1 Capital instruments	800	800	800	800	800	800	800	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	0	0	0	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,955	8,426	8,726	8,969	7,516	7,510	7,287	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,160	2,160	2,160	2,160	2,160	2,160	2,160	
A.4.1	Tier 2 Capital instruments	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
A.4.2	Other Tier 2 Capital components and deductions	-12	-12	-12	-12	-12	-12	-12	
A.4.3	Tier 2 transitional adjustments	672	672	672	672	672	672	672	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	54,208	54,583	54,965	55,341	63,664	66,362	66,755
B.1	Of which: Transitional adjustments included	747	747	747	747	747	747	747	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	13.20%	13.97%	14.42%	14.76%	10.55%	10.11%	9.72%
	C.2	Tier 1 Capital ratio	14.67%	15.44%	15.87%	16.21%	11.81%	11.32%	10.92%
	C.3	Total Capital ratio	18.66%	19.39%	19.80%	20.11%	15.20%	14.57%	14.15%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	14.51%	14.79%	14.92%	14.95%	10.63%	10.20%	9.82%
	D.2	Tier 1 Capital ratio (2)	16.01%	16.27%	16.40%	16.41%	11.90%	11.42%	11.03%
	D.3	Total Capital ratio (3)	18.80%	19.04%	19.14%	19.14%	14.27%	13.68%	13.28%
Memorandum items	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	227,550	227,550	227,550	227,550	227,550	227,550	227,550
	G.2	Total leverage ratio exposures (fully loaded)	228,156	228,156	228,156	228,156	228,156	228,156	228,156
G.3	Leverage ratio (transitional)	3.50%	3.70%	3.83%	3.94%	3.30%	3.30%	3.20%	
G.4	Leverage ratio (fully loaded)	3.75%	3.84%	3.90%	3.93%	3.28%	3.28%	3.19%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

La Banque Postale

31/12/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	2,722	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	888	0	0	0	0	0	0
Credit institutions	682	0	0	0	0	0	0
Other financial corporations	435	0	0	0	0	0	0
Non-financial corporations	718	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	154,455	164	989	988	49	392	321
Central banks	3,600	0	0	0	0	0	0
General governments	80,502	1	1	0	0	0	0
Credit institutions	2,610	0	0	0	0	0	0
Other financial corporations	3,403	0	0	0	0	0	0
Non-financial corporations	5,663	17	59	59	0	33	3
Households	58,677	146	929	929	49	360	318
DEBT INSTRUMENTS other than HFT	157,178	164	989	988	49	392	321
OFF-BALANCE SHEET EXPOSURES	29,061		19	19	0	0	0

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2016 EU-wide Stress Test

Information on forbore exposures¹

La Banque Postale

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	240	193	35	34	98
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	19	7	2	2	4
Households	221	186	33	32	94
DEBT INSTRUMENTS other than HFT	240	193	35	34	98
Loan commitments given	0	0	0	0	0

¹ For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30