



Press release
Paris, 26 July 2022

Moody's assigns first-time rating to La Banque Postale

Moody's Investors Service (Moody's) assigned first-time A2 long-term deposit and issuer ratings to La Banque Postale (LBP).

The outlook on these ratings is stable.

Moody's also assigned to LBP a Baseline Credit Assessment (BCA) and Adjusted BCA of baa2.

Ratings of different instruments are as follow:

- Short-term deposit and commercial paper ratings: Prime-1 ;
- Junior senior unsecured debt rating (Senior Non Preferred): Baa2 ;
- Subordinated debt rating (Tier 2): Baa3 ;
- Non-cumulative preference share rating (AT1): Ba2(hyb).

Long-term and short term Counterparty Risk (CR) Assessments are Aa3(cr) and Prime-1(cr) respectively, and long-term and short-term Counterparty Risk Ratings (CRR) are Aa3 and Prime-1 respectively.

ABOUT LA BANQUE POSTALE

With its subsidiaries, including CNP Assurances, La Banque Postale is a leading European banking and insurance specialist, ranked 11th in the euro zone by balance sheet assets. Its diversified business model enables it to support 20 million individual and corporate customers with a comprehensive range of products accessible to all. A subsidiary of La Poste group, La Banque Postale offers local banking services through 17,000 contact points, including 7,300 post offices, throughout France. It is also a leader in sustainable finance, rated among the best in the market by nonfinancial rating agencies. Its strategic plan, "La Banque Postale 2030", sets the ambition of becoming the favourite bank of the people of France, with an integrated and omnichannel offer of bank and insurance services based on three distinct brands: La Banque Postale, its everyday bank, Ma French Bank, its 100% mobile bank and Louvre Banque Privée, its private bank. As a community bank, La Banque Postale is fully focused on shaping a just transition to an economy and a society capable of responding to environmental, social, regional and digital challenges.

FINANCIAL COMMUNICATION AND INVESTOR RELATIONS CONTACTS

Géraldine Lamarque - geraldine.lamarque@labanquepostale.fr - 01 41 90 35 41

Gabriel Beya-Tumba - gabriel.beya@labanquepostale.fr - 01 46 62 82 71

Linda Chibah - linda.chibah@labanquepostale.fr - 01 57 75 68 27

PRESS CONTACTS

France Plasse - france.plasse@laposte.fr - 06 08 47 75 41

Stéphanie Noel - stephanie.noel@laposte.fr - 06 38 27 32 91