PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of article 4(1) of Directive 2014/65/EU (as amended, "**MiFID II**"), (ii) a customer within the meaning of Directive (EU) 2016/97, as amended, where that customer would not qualify as a professional client as defined in point (10) of article 4(1) of MiFID II, or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014, as amended (the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (the "**UK**"). For these purposes, a retail investor means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently no disclosure document required by the FCA Product Disclosure Sourcebook ("**DISC**") for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

MiFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPs ONLY TARGET MARKET – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

UK MiFIR PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPs ONLY TARGET MARKET – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook ("**COBS**"), and professional clients, as defined in Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**UK MiFIR**"); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the "**UK MiFIR Product Governance Rules**") is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

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Final Terms dated 4 November 2026

LA BANQUE POSTALE HOME LOAN SFH (the "Issuer**")**

Legal entity identifier ("LEI**"): 969500D5PFMTWUYSUF61**

Issue of €100,000,000 1.625 per cent. Notes due 12 May 2030
extendible as Floating Rate Notes from 12 May 2030 up to 12 May 2031
(the "Notes**")**
to be assimilated (*assimilées*) upon listing and form a single series with the existing €750,000,000 1.625 per cent. Notes due 12 May 2030 extendible as Floating Rate Notes from 12 May 2030 up to 12 May 2031 issued on 12 May 2022 as Tranche 1 and €150,000,000 1.625 per cent. Notes due 12 May 2030 extendible as Floating Rate Notes from 12 May 2030 up to 12 May 2031 issued on 17 June 2026 as Tranche 2 (the "Existing Notes**")**

issued under the

La Banque Postale Home Loan SFH
€35,000,000,000 Euro Medium Term Note Programme
for the issue of *obligations de financement de l'habitat*

Series No.: 44

Tranche No.: 3

Issue Price: 92.919 per cent. of the Aggregate Nominal Amount of the Tranche plus an amount of €792,465.75 corresponding to accrued interest on the Aggregate Nominal Amount of this Tranche for a period of 178 days from, and including, 12 May 2026 to, but excluding, 6 November 2026

DEALER
Santander Corporate & Investment Banking

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PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the conditions which are the 2021 Conditions which are incorporated by reference in the base prospectus dated 13 May 2026 which received approval No. 26-142 from the *Autorité des marchés financiers* (the "**AMF**") on 13 May 2026 as supplemented by the first supplement dated 15 October 2026 which received approval No. 26-366 from the AMF on 15 October 2026 (together, the "**Base Prospectus**") which together constitute a base prospectus for the purposes of the Prospectus Regulation.

This document constitutes the final terms (the "**Final Terms**") relating to the notes described herein (the "**Notes**") for the purposes of the Prospectus Regulation and must be read in conjunction with such Base Prospectus, save in respect of section "Terms and Conditions of the Notes" which is replaced by the 2021 Conditions, in order to obtain all the relevant information. The Base Prospectus and these Final Terms are available for viewing on the websites of La Banque Postale Home Loan SFH (www.labanquepostale.com) and of the AMF (www.amf-france.org).

The expression "**Prospectus Regulation**" means Regulation (EU) 2017/1129, as amended.

1	**Issuer:**	**LA BANQUE POSTALE HOME LOAN SFH**
2	(i) Series Number:	44
	(ii) Tranche Number:	3
	(iii) Date on which the Notes will be assimilated (*assimilables*) and form a single Series:	The Notes will, upon listing, be assimilated (*assimilées*) and form a single series with the existing €750,000,000 1.625 per cent. Notes due 12 May 2030 extendible as Floating Rate Notes from 12 May 2030 up to 12 May 2031 issued by the Issuer on 12 May 2022 and the €150,000,000 1.625 per cent. Notes due 12 May 2030 extendible as Floating Rate Notes from 12 May 2030 up to 12 May 2031 issued by the Issuer on 17 June 2026 (the "**Existing Notes**") on the Issue Date
3	**Specified Currency:**	Euro ("**€**")
4	**Aggregate Nominal Amount of Notes:**	
	(i) Series:	€1,000,000,000
	(ii) Tranche:	€100,000,000
5	**Issue Price:**	92.919 per cent. of the Aggregate Nominal Amount of the Tranche plus an amount of €792,465.75 corresponding to accrued interest on the Aggregate Nominal Amount of this Tranche for a period of 178 days from, and including, 12 May 2026 to, but excluding, 6 November 2026
6	**Specified Denomination:**	€100,000
7	(i) Issue Date:	6 November 2026
	(ii) Interest Commencement Dates:	12 May 2026 in respect of the Fixed Rate Notes provisions of paragraph 15 below and, in case the

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		Maturity Date is extended to the Extended Maturity Date, the Maturity Date in respect of the Floating Rate Notes provisions of paragraph 16 below
8	**Maturity Date:**	12 May 2030
9	**Extended Maturity Date:**	Specified Interest Payment Date falling on, or nearest to, 12 May 2031
10	**Interest Basis:**	Fixed/Floating Rate *(further particulars specified below)*
11	**Redemption:**	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date or the Extended Maturity Date, as the case may be, at 100 per cent. of their Specified Denomination
12	**Change of Interest Basis:**	Applicable – Fixed/Floating Rate (*further particulars specified below in* "*Fixed/Floating Rate Note Provisions*")
13	**Call Option:**	Not Applicable
14	**Date of corporate authorisations for issuance of Notes obtained:**	Decision of Patrick Peaucelle, *Directeur Général* of the Issuer, dated 3 November 2026 and decision of the Board of Directors (*Conseil d'administration*) of the Issuer dated 11 December 2025

PROVISIONS RELATING TO INTEREST PAYABLE

15	**Fixed Rate Notes Provisions:**	Applicable to the Interest Periods preceding the Switch Date
	(i) Rate of Interest:	1.625 per cent. *per annum* payable annually in arrear on each Interest Payment Date
	(ii) Interest Payment Dates:	12 May in each year commencing on 12 May 2027 up to and including the Maturity Date
	(iii) Fixed Coupon Amount:	€1,625 per €100,000 in Specified Denomination
	(iv) Broken Amount:	Not Applicable
	(v) Day Count Fraction:	Actual/Actual-ICMA
	(vi) Interest Determination Dates:	12 May in each year
16	**Floating Rate Notes Provisions:**	Applicable to the Interest Periods following the Switch Date
	(i) Interest Periods:	The period from and including the Maturity Date to but excluding the first Specified Interest Payment Date and each successive period from and including a Specified Interest Payment Date to but excluding the next succeeding Specified Interest Payment Date, up to and

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		excluding the Extended Maturity Date or, if earlier, the Specified Interest Payment Date on which the Notes are redeemed in full, all such dates being subject to adjustment in accordance with the Business Day Convention set out in (v) below
(ii)	Specified Interest Payment Dates:	12 June 2030, 12 July 2030, 12 August 2030, 12 September 2030, 12 October 2030, 12 November 2030, 12 December 2030, 12 January 2031, 12 February 2031, 12 March 2031, 12 April 2031 and 12 May 2031, all such dates being subject to adjustment in accordance with the Business Day Convention set out in (v) below
(iii)	First Specified Interest Payment Date:	Specified Interest Payment Date falling on, or nearest to, 12 June 2030
(iv)	Interest Period Date:	Specified Interest Payment Date
(v)	Business Day Convention:	Following Business Day Convention (adjusted)
(vi)	Business Centre (Condition 5(a)):	Not Applicable
(vii)	Manner in which the Rate of Interest is to be determined:	Screen Rate Determination
(viii)	Party responsible for calculating the Rate of Interest and/or Interest Amount (if not the Calculation Agent):	Not Applicable
(ix)	FBF Determination:	Not Applicable
(x)	ISDA Determination:	Not Applicable
(xi)	Screen Rate Determination:	Applicable
	Relevant Rate:	EURIBOR 1-month
	Relevant Time:	11:00 a.m. Brussels time
	Interest Determination Dates:	Two TARGET2 Business Days prior to the first day in each Interest Period
	Reference Bank:	Not Applicable
	Relevant Screen Page:	Reuters Screen EURIBOR01 Page
(xii)	Margin:	plus 0.040 per cent. *per annum*
(xiii)	Minimum Rate of Interest:	0 per cent. *per annum*
(xiv)	Maximum Rate of Interest:	Not Applicable
(xv)	Day Count Fraction:	Actual/360

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17	**Fixed/Floating Rate Note Provisions:**	Applicable
	(i) Issuer Change of Interest Basis:	Not Applicable
	(ii) Automatic Change of Interest Basis:	Applicable
	(iii) Rate of Interest applicable to the Interest Periods preceding the Switch Date (excluded):	Determined in accordance with Condition 5(b), as though the Note was a Fixed Rate Note with further variables set out in item 15 of these Final Terms
	(iv) Rate of Interest applicable to the Interest Periods following the Switch Date (included):	Determined in accordance with Condition 5(c), as though the Note was a Floating Rate Note with further variables set out in item 16 of these Final Terms
	(v) Switch Date:	Maturity Date
	(vi) Minimum notice period required for notice from the Issuer:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

18	**Call Option:**	Not Applicable
19	**Final Redemption Amount of each Note:**	€100,000 per Note of €100,000 Specified Denomination
20	**Early Redemption Amount:**	
	Early Redemption Amount of each Note payable on redemption for illegality (Condition 6(g)):	Condition 6(g) applies

GENERAL PROVISIONS APPLICABLE TO THE NOTES

21	**Form of Notes:**	Dematerialised Notes
	(i) Form of Dematerialised Notes:	Bearer form (*au porteur*)
	(ii) Registration Agent:	Not Applicable
	(iii) Temporary Global Certificate:	Not Applicable
22	**Financial Centre relating to payment dates for the purposes of Condition 7(g):**	Not Applicable
23	**Payment on non-Business Days:**	As per Conditions for the Interest Periods preceding and including the Switch Date and Following for the Interest Periods following the Switch Date
24	**Talons for future Coupons to be attached to Definitive Materialised**	Not Applicable

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	Notes (and dates on which such Talons mature):	
25	**Redenomination provisions:**	Not Applicable
26	**Consolidation provisions:**	Not Applicable
27	***Masse* (Condition 10):**	
	(i) Representative:	Name and address of the Representative: **DIIS Group** 12, rue Vivienne 75002 Paris France E-mail: rmo@diisgroup.com represented by Sylvain Thomazo
	(ii) Alternate Representative:	Name and address of the alternate Representative: **DIIS Group** 12, rue Vivienne 75002 Paris France E-mail: rmo@diisgroup.com represented by Sandrine d'Haussy
	(iii) Remuneration of the Representative:	The Representative will receive a remuneration of €450 (excluding taxes) per year for the entire Series referred to herein.
	(iv) Sole Noteholder:	Not Applicable
	(v) Issue outside France:	Not Applicable

GENERAL

28	The aggregate principal amount of Notes issued has been translated into Euro at the rate of [●] per cent. producing a sum of:	Not Applicable

PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required for issue and admission to trading on Euronext Paris of the Notes described herein pursuant to the Euro 35,000,000,000 Euro Medium Term Note Programme of La Banque Postale Home Loan SFH.

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RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of La Banque Postale Home Loan SFH:

By:

Duly authorised

Signé par **Ronan DEDIEU** le
04/11/2026 11:42
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076c23122

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PART B – OTHER INFORMATION

1 LISTING AND ADMISSION TO TRADING

(i)	Listing:	Euronext Paris
	(a) Admission to trading:	Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris with effect from the Issue Date.
	(b) Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Notes to be admitted to trading are already admitted to trading:	The Existing Notes are already admitted to trading on Euronext Paris since their respective issue dates.
(ii)	Estimate of total expenses related to admission to trading:	€5,080

2 RATINGS

Ratings:	The Notes have been rated AAA by S&P Global Ratings Europe Limited. S&P Global Ratings Europe Limited ("**S&P**") is established in the European Union and is registered under European Regulation 1060/2009/EC of 16 September 2009 on credit rating agencies, as amended (the "**CRA Regulation**") and is included in the list of registered credit rating agencies published by the European Securities and Markets Authority on its website (www.esma.europa.eu/supervision/credit-rating-agencies/risk) in accordance with the CRA Regulation. According to S&P's rating system, an obligation rated 'AAA' has the highest rating assigned by S&P Global Ratings. The obligor's capacity to meet its financial commitments on the obligation is extremely strong.

3 SPECIFIC CONTROLLER

The specific controller (*contrôleur spécifique*) shall deliver to the Issuer a certificate relating to the borrowing Programme for the 2026 fourth quarter.

4 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealer in connection with the issue of the Notes, so far as the Issuer is aware, no person involved in the issue of the Notes has a material interest to the issue. The Dealer and its affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

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5 REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

(a)	Reasons for the offer:	The Notes constitute "Green Notes" and an amount equivalent to the net proceeds will be used exclusively to finance and/or refinance in whole or in part one or more Eligible Green Loans dedicated to the financing of the Eligible Green Loan categories/projects as defined in La Banque Postale's Framework for issuing green, social and sustainable bonds dated May 2024.
(b)	Estimated net proceeds:	€93,711,465.75

6 YIELD – FIXED RATE NOTES ONLY

Indication of yield:	3.815 per cent. *per annum* of the Aggregate Nominal Amount of this Tranche in respect of paragraph 15 of PART A of these Final Terms Calculated on the basis of the Issue Price at the Issue Date. It is not an indication of future yield.

7 FLOATING RATE NOTES ONLY – PERFORMANCE OF RATES

(i)	Performance of rates:	Details of performance of EURIBOR rates can be obtained free of charge from Reuters.
(ii)	Benchmarks:	Amounts payable under the Notes in respect of Interest Periods following the Switch Date will be calculated by reference to EURIBOR which is provided by EMMI. As at the date hereof, EMMI appears on the register of administrators and benchmarks (the "**BMR Register**") established and maintained by the European Securities and Markets Authority pursuant to article 36 of Regulation (EU) 2016/1011 dated 8 June 2016, as amended (the "**Benchmarks Regulation**") and as at 4 November 2026, no public notice has been included in the BMR Register with respect to EURIBOR.

8 OPERATIONAL INFORMATION

ISIN:	FR001400A9N7
Common Code:	247837604
Depositaries:	
(i) Euroclear France to act as Central Depositary:	Yes
(ii) Common Depositary for Euroclear SA/NV and Clearstream Banking, S.A.:	No

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	Any clearing systems other than Euroclear Bank SA/NV and Clearstream Banking, S.A. and the relevant identification numbers:	Not Applicable
	Delivery:	Delivery against payment
	Name and address of Paying Agents:	BNP Paribas (affiliated with Euroclear France under number 29106) Les Grands Moulins de Pantin 9, rue du Débarcadère 93500 Pantin France
	Names and addresses of additional Paying Agents:	Not Applicable
9	**DISTRIBUTION**	
	Method of distribution:	Non-Syndicated
	(i) If syndicated, names of the Managers:	Not Applicable
	(ii) Stabilisation Manager:	Not Applicable
	(iii) If non-syndicated, name of Dealer:	Banco Santander, S.A.
	U.S. selling restrictions:	Regulation S Compliance Category 1 TEFRA not Applicable
	Prohibition of Sales to EEA Retail Investors:	Applicable
	Prohibition of Sales to UK Retail Investors:	Applicable

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