



Press release

Paris, 18 September 2026

La Banque Postale Home Loan SFH confirms the soundness of its rating by Standard & Poor's

La Banque Postale continues to support La Banque Postale Home Loan SFH by implementing a contractual feature to provide a 12-month liquidity coverage.

As a result, **La Banque Postale Home Loan SFH's covered bond programme rating by Standard & Poor's will remain at AAA (all else being equal) in the event of a 1 notch downgrade of France's rating.**

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ABOUT LA BANQUE POSTALE

La Banque Postale, along with its subsidiaries, including CNP Assurances, forms a large international bancassurance group, ranked 12th in the euro zone by the size of the balance sheet. Its diversified business model enables it to support almost 18 million individual and corporate customers and local public sector actors in France. A subsidiary of La Poste group, La Banque Postale is a local bank, present throughout the country with over 17,000 contact points, including almost 6,500 post offices. As the leading funding body for the local public sector and public hospitals since 2015, La Banque Postale plays a key role in the economic development of the regions.

Driven by its transformation plan, it aims to build a leading European bancassurance group to support all of its customers and confirm its pioneering role in community financing. La Banque Postale offers a wide and omnichannel range of bancassurance services, built around its three brands: La Banque Postale, its retail bank, Louvre Banque Privée, its wealth management bank and CNP Assurances, its life and non-life insurance subsidiary. La Banque Postale is also accelerating its diversification strategy and developing its expertise businesses, particularly in asset management, insurance, consumer finance and corporate and local development banking.

Drawing on its sustainability and community engagement La Banque Postale is working towards a just transition by integrating environmental and social impact objectives into the heart of its governance. A mission-led company since March 2022, La Banque Postale climate strategy is aligned with the Paris Agreement. It is in the top rankings of the non-financial rating agencies.