



Negotiable Medium Term Notes

(Negotiable European Medium Term Notes - NEU MTN)

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM	
Name of the programme	LA BANQUE POSTALE, NEU MTN (ID Programme 2033)
Name of the issuer	LA BANQUE POSTALE
Type of programme	NEU MTN
Writing language	English
Programme size	2 000 000 000 EUR
Guarantor(s)	Not applicable
Rating(s) of the programme	Rated by STANDARD AND POOR'S GLOBAL RATINGS EUROPE Ltd
Arranger(s)	None
Introduction advisor	None
Legal advisor	None
Issuing and paying agent(s) (IPA)	LA BANQUE POSTALE
Dealer(s)	LA BANQUE POSTALE
Date of the information memorandum (dd/mm/yyyy)	01/06/2022
Update by amendment	Partial update as of 26 January 2023 relating to the addition of Moody's France SAS among the agencies rating the Issuer and the programme. The amendment is on the last page of the information memorandum.

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code

A copy of the information memorandum is sent to:

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
S2B-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement : cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

<https://www.banque-france.fr/politique-monetaire/surveillance-et-developpement-des-financements-de-marche-marche-neu-cp-neu-mtn/le-marche-des-titres-negociables-CouRuhlin/moyen-terme-neu-cp-neu-mtn>

**Information marked « Optional » may not be provided by the issuer
because French regulations do not require it**

BRRD

By its acquisition of the Neu MTN, each holder acknowledges, accepts, consents and agrees to be bound by the effect of the exercise of the Bail-in by the relevant resolution authority.

The Bank Recovery and Resolution Directive (2014/59/EU) ("BRRD") requires the governments of all EU member states to provide their relevant resolution authorities with a set of tools to intervene sufficiently early and quickly in an unsound or failing institution so as to ensure the continuity of that institution's critical financial and economic functions, while minimising the impact of that institution's failure on the broader economy and financial system. Directive (EU) 2019/879 of the European Parliament and of the Council of 20 May 2019 amending the BRRD as regards the loss-absorbing and recapitalisation capacity of credit institutions and investment firms and Regulation (EU) 2019/877 of the European Parliament and of the Council of 20 May 2019 amending the Single Resolution Mechanism Regulation (Regulation 806/2014) as regards the loss-absorbing and recapitalisation capacity of credit institutions and investment firms, have been published on 7 June 2019 in the Official Journal of the European Union.

The BRRD contains four resolution tools and powers (the "Resolution Tools") which may be used alone or in combination where the relevant resolution authority considers that (a) an affected institution is failing or likely to fail, (b) there is no reasonable prospect that any alternative private sector measures would prevent the failure of such affected institution within a reasonable timeframe, and (c) a resolution action is in the public interest: (i) sale of business – which enables the relevant resolution authorities to direct the sale of the affected institution or the whole or part of its business on commercial terms; (ii) bridge institution – which enables the relevant resolution authorities to transfer all or part of the business of the affected institution to a "bridge institution" (an entity created for this purpose that is wholly or partially in public control); (iii) asset separation – which enables the relevant resolution authorities to transfer impaired or problem assets to one or more publicly owned asset management vehicles to allow them to be managed with a view to maximising their value through eventual sale or orderly wind-down (this can be used together with another resolution tool only); and (iv) Bail-In Power. "Bail-In Power" means the power of the relevant resolution authority to write down or convert to equity certain claims of unsecured creditors of a failing institution. In addition, the resolution powers could be exercised (i) prior to the commencement of any insolvency proceedings in respect of the Issuer, and (ii) by the relevant French resolution authority without your consent or any prior notice to you. Accordingly, you may not be able to anticipate a potential exercise of any such resolution powers over the Issuer.

The exercise of any Resolution Tool or any suggestion of any such exercise under the BRRD over the Issuer could adversely affect the value of the Neu MTN. If any Bail-In Power is exercised with respect to the Neu MTN, you may not be able to recover all or even part of the amount due under the Neu MTN from the Issuer, or you may receive a different security issued by the Issuer (or another person) in place of the amount (if any) due to you under the Neu MTN which may be worth significantly less than the amount due to you under the Neu MTN at expiry. You may therefore lose all or a substantial part of your investment in the Neu MTN.

1. DESCRIPTION OF THE ISSUANCE PROGRAMME

Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments

1.1	Name of the programme	LA BANQUE POSTALE, NEU MTN (Programme ID 2033)
1.2	Type of programme	NEU MTN
1.3	Name of the issuer	LA BANQUE POSTALE
1.4	Type of issuer	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
1.5	Purpose of the programme	The net proceeds from each issue of NEU MTN will be used by the Issuer for general corporate purposes and general funding needs.
1.6	Programme size (maximum outstanding amount)	2 000 000 000 EUR two billion EUR or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.7	Form of the notes	The NEU MTN are Negotiable Debt Securities (TCNs or Titres de Créances Négociables), issued in bearer form and recorded in the books of authorised intermediaries (book entry system) in accordance with French laws and regulations
1.8	Yield basis	<p>The remuneration is unrestricted.</p> <p>Benchmark indice(s) : The remuneration rates are indexed to the usual rates of the monetary markets.</p> <p>Compensation rules(s) : However, the Issuer shall inform the Banque de France of the issuance of NEU MTN of any remuneration linked to an index or which varies in accordance with an index clause and if that index or index clause does not refer to a usual interbank market, money market or bond market rate, in compliance with article D.213-1 II of the French monetary and financial code.</p> <p>The programme also allows for the issuance of NEU MTN carrying a remuneration which may be a function of a formula of indexation which does not guarantee the reimbursement of the capital at maturity date. The confirmation form of such NEU MTN shall explicitly specify the repayment index formula and the fraction of guaranteed capital.</p> <p>In the case of an issue of NEU MTN embedding an option of early redemption or repurchase, the conditions of remuneration of such NEU MTN will be set at when the said NEU MTN will be initially issued and shall not be further modified, including when such an embedded option of early redemption or repurchase will be exercised.</p> <p>Benchmark Regulation: If the Issuer issues NEU MTN with remuneration linked to an index clause, the Issuer shall only issue NEU MTN with remuneration linked to usual money market indexes (any such reference rate, a “Benchmark”).</p> <p>Changes in the method by which any Benchmark is calculated or the discontinuation of any Benchmark may impact the rate of interest applicable to Neu MTN bearing interest on the basis of such Benchmark, and thus their value.</p> <p>Any Benchmark is subject to ongoing national and international regulatory reforms. Some of these reforms are already effective while others are still to be implemented. Following the implementation of any such reforms, the manner of the</p>

		<p>administration or determination of such Benchmarks may change with the result that they may perform differently than in the past, or their calculation method may be revised, or they could be eliminated entirely.</p> <p>The Benchmark regulation could have a material impact on Neu MTN, in particular, if the terms of any applicable Benchmark are changed in order to comply with the requirements of the Benchmark regulation.</p> <p>It is not possible to predict the effect of any reforms to any Benchmark.</p> <p>Changes in the methods pursuant to which any applicable Benchmark is determined, or the announcement that a Benchmark will be replaced with a successor or alternative rate, could result in a sudden or prolonged increase or decrease in the reported values of such Benchmark, increased volatility or other effects.</p> <p>If, at any time prior to or on any interest determination date, the Issuer determines, acting in good faith and in a commercially reasonable manner that:</p> <p>(1) a benchmark cease, is materially changed or is cancelled; or</p> <p>(2)</p> <p>(i) the relevant authorisation, registration, recognition, endorsement, equivalence decision or approval in respect of the benchmark or the administrator or sponsor of the benchmark is not obtained;</p> <p>(ii) an application for authorisation, registration, recognition, endorsement, equivalence decision, approval or inclusion in any official register is rejected; or</p> <p>(iii) any authorisation, registration, recognition, endorsement, equivalence decision or approval is suspended or inclusion in any official register is withdrawn,</p> <p>the Issuer will as soon as reasonably practicable determine or appoint an independent financial institution of international repute or an independent adviser of recognised standing with appropriate expertise appointed by the Issuer (an « Independent Adviser ») who will determine a substitute rate or benchmark, being a rate or a benchmark that is most comparable, and will make the relevant adjustment to the short term paper accordingly. For this purpose, the Independent Adviser shall take into account the market practice which can be observed at this point in time. It shall in particular take into account to what extent an alternative benchmark is endorsed by competent authorities or central banks.</p> <p>If this were to occur, the rate of interest on and the trading value of the Neu MTN could be adversely affected. If any Benchmark is discontinued, the rate of interest on the affected Neu MTN will be changed in ways that may be adverse to holders of such Neu MTN, without any requirement that the consent of such holders be obtained. The Issuer may also determine that the Transaction shall be continued without any adjustments.</p>
1.9	Currencies of issue	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.10	Maturity	<p>The term (maturity date) of the NEU MTN shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, the term of the NEU MTN shall be longer than one year (365 days or 366 days in a leap year) plus one day, from the issue date.</p> <p>The NEU MTN may be redeemed before maturity in accordance with the laws and regulations applicable in France.</p> <p>The NEU MTN issued under the programme may also carry one or more embedded option(s) of repurchase before the term (held by either the Issuer or the holder, or linked to one or</p>

		<p>several events not related to either the Issuer or the holder).</p> <p>An option of early redemption or repurchase of NEU MTN, if any, shall be explicitly specified in the confirmation form of any related issuance of NEU MTN.</p> <p>In any case, the overall maturity of any NEU MTN embedded with one or several of such clauses, shall always - all options of early redemption or repurchase included – comply with laws and regulations in force in France at the time of the issuance of such NEU MTN.</p>
1.11	Minimum issuance amount	200 000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency)
1.12	Minimum denomination of the notes	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the legal minimum face value of the commercial paper within the framework of this program is 200 000 euros or the equivalent in the currencies selected at the time of issuance
1.13	Status of the notes	<p>Senior Unsecured</p> <p>Information about the status of the notes :</p> <p>The NEU MTNs will constitute direct, unsecured and unsubordinated obligations of the Issuer ranking at least <i>pari passu</i> with other present and future direct, unsecured and unsubordinated obligations of the Issuer, except those which may be mandatorily preferred by law.</p>
1.14	Governing law that applies to the programme	NEU MTN issued under the programme are governed by French law.
1.15	Listing of the notes/Admission to trading on a regulated market	No
1.16	Settlement system	The NEU MTN will be issued in Euroclear France
1.17	Rating(s) of the programme	<p>STANDARD AND POOR'S GLOBAL RATINGS EUROPE Ltd : Fourth Floor Waterways House, Grand Canal Quay, Dublin 2 Ireland https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/SRUNSEC/entityId/340988</p> <p>Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating</p>
1.18	Guarantor	Not applicable
1.19	Issuing and Paying Agent(s) (IPA) - exhaustive list -	LA BANQUE POSTALE
1.20	Arranger	None
1.21	Placement method	<p>Direct placement</p> <p>The Issuer may subsequently elect to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the Issuer</p>
1.22	Selling restrictions	<p>General selling restrictions</p> <p>The Issuer, each Dealer, any initial subscriber or any further holder of the NEU MTN issued under the programme shall not take any action that would allow a public offering of the NEU MTN or the possession or distribution of the information memorandum or any other document relating to the NEU MTN in any jurisdiction where it is unlawful for such documents to be distributed and shall not offer, sell or deliver, whether directly or indirectly, the NEU MTN in any jurisdiction where such action is unlawful.</p> <p>The Issuer, each Dealer, any initial subscriber has agreed, and any further holder of the NEU MTN will be deemed to have represented and agreed on the date on which he purchases the</p>

		<p>NEU MTN or hold or distribute the information memorandum and to obtain any consent, approval or permission required for the offer or sale by it of NEU MTN under the laws and regulations in force in any jurisdiction to which it is subject or in which it will make such offers or sales and neither the Issuer, nor any Dealer nor any subscriber, nor any initial subscriber nor any further holder shall have responsibility therefore or in respect thereof.</p> <p>France The Issuer, each Dealer, any initial subscriber has represented and agreed, and any further holder of the NEU MTN will be deemed to have represented and agreed on the date on which he purchases the NEU MTN, to comply with applicable laws and regulations in force regarding the offer, the placement or the re-sale of the NEU MTN or the distribution of documents with respect thereto, in France.</p> <p>United States The NEU MTN have not been and will not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or any other laws or regulations or any state of the United States of America, and may not be offered or sold within the United States of America, or to, or for the account or benefit of, U.S. persons (as defined in accordance with Regulation S under the Securities Act.)</p> <p>Any initial subscriber, any Dealer and any further holder of the NEU MTN has represented and agreed, that it has not offered, sold or delivered, and will not offer, sell or deliver, whether directly or indirectly, any NEU MTN within the United States of America or to, or for the account or benefit of, any U.S. person (i) as part of their distribution at any time and (ii) otherwise until the day immediately following 40 days after the later of (y) the day on which such NEU MTN are offered and (z) the issue date of such NEU MTN (the "Distribution Compliance Period"). In addition, until 40 days after the commencement of the offering of the NEU MTN, an offer or sale of NEU MTN within the United States by an initial subscriber or any further holder of the NEU MTN, whether or not participating in the offering, may violate the registration requirements of the Securities Act.</p> <p>Any initial subscriber, any Dealer and any further holder of the NEU MTN has also agreed that it will send to each distributor, initial subscriber or person to which it sells NEU MTN during the 40-day period (as referred to here-above) a notice setting out the selling and offering restrictions of the period of the NEU MTN in the United States of America or to, or for the account or benefit of US persons.</p> <p>The NEU MTN will be offered and sold only outside the United States to persons other than US persons (as defined in accordance with Regulation S under the Securities Act.</p>
1.23	Taxation	The Issuer is not bound to indemnify any holder of the NEU MTN in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the NEU MTN, except for any stamp or registration taxes payable by the Issuer under French law.
1.24	Involvement of national authorities	Banque de France
1.25	Contact(s)	<p>Information about the programme can be obtained from:</p> <p>Long term Funding Email : funding@labanquepostale.fr Tel: 01 57 75 69 89</p> <p>Treasury Email: SDM-TRESO@labanquepostale.fr Tel: 01 57 75 69 90</p>

		<p>Legal Department Email: virginie.baechelen@labanquepostale.fr marie.wehrli@labanquepostale.fr Tel: 01 57 75 43 84 01 57 75 62 75</p> <p>La Banque Postale 115, rue de Sèvres, 75275 Paris Cedex 06</p> <p>The legal documents relating to the Issuer are available for consultation at its registered office.</p>
1.26	Additional information on the programme	Optional
1.27	Language of the information memorandum which prevails	English

2 DESCRIPTION OF THE ISSUER

Article D. 213-9, 2° of the French monetary and financial code and Article 7, 3° of the Order of 30 May 2016 and subsequent amendments

2.1	Legal name	LA BANQUE POSTALE
2.2	Legal form/status, governing law of the issuer and competent courts	<p>Legal form/status : Public limited company with supervisory and managing boards under French law</p> <p>Governing law of the issuer : Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code</p> <p>Competent courts : Court of Appeal of Paris</p>
2.3	Date of incorporation	10/12/1998
2.4	Registered office or equivalent (legal address) and main administrative office	<p>Registered office : 115 rue de sèvres 75275 PARIS CEDEX 06 FRANCE</p>
2.5	Registration number, place of registration and LEI	<p>Registration number : 421 100 645</p> <p>LEI : 96950066U5XAAIRCPA78</p>
2.6	Issuer's mission summary	<p>La Banque Postale, a limited company with Executive and Supervisory Boards, is the parent company of La Banque Postale Group.</p> <p>La Banque Postale Group's business is organised around four areas of expertise:</p> <ul style="list-style-type: none"> - Bancassurance France, comprising La Banque Postale's Retail Banking business, Ma French Bank and the domestic Life and Non-Life insurance businesses; - International Bancassurance, consisting of CNP Assurances' international bancassurance businesses in Brazil, Italy and Ireland, notably; - Wealth Management and Asset Management, comprising BPE's private banking business, the two asset management companies, La Banque Postale Asset Management and Tocqueville Finance, and minority stakes in AEW Ciloger's real estate portfolio management business and OSTRUM AM's fixed-income and insurance-related asset management business; - Corporate and Investment Banking, comprising the corporate, local public sector, financial institutions and institutional customer segments, as well as the specialised financing and capital markets businesses. <p>La Banque Postale has carved a unique position in the Frenchmarket by basing its growth on a multi-partner business model that leverages Le Groupe La Poste's values of trust, inclusiveness andlocal service. Thus, La Banque Postale's commercial strategy focuses on simple and affordable products suited to the needs of its customers.</p>
2.7	Brief description of current activities	<p>Information about La Banque Postale activities can be found at the following pages:</p>

		<p>Universal Registration Document and Annual Financial Report 2021:</p> <ul style="list-style-type: none"> - page 9 (breakdown of Net Banking Income) - from pages 17 to 26 - from pages 87 to 91 - page 159 (geographical breakdown) <p>Universal Registration Document and Annual Financial Report 2020:</p> <ul style="list-style-type: none"> - page 9 (breakdown of Net Banking Income) - from pages 14 to 22 - from pages 74 to 77 - page 143 (geographical breakdown)
2.8	Capital	<p>6 585 350 218,00 EUR</p> <p>Decomposition of the capital : It is divided into 80.309.149 (eighty million three hundred and nine thousand one hundred forty nine) fully paid-up shares of a single class.</p>
2.8.1	Amount of capital subscribed and fully paid	6 585 350 218,00 EUR
2.8.2	Amount of capital subscribed and not fully paid	0 EUR
2.9	List of main shareholders	<p>Shareholders :</p> <p>La Poste holds 100% of La Banque Postale's share capital and voting rights with the exception of one share lent to the Chairman of Supervisory Board (100.00 %)</p>
2.10	Regulated markets on which the shares or debt securities of the issuer are listed	Regulated markets on which the debt securities are listed : EURONEXT PARIS
2.11	Composition of governing bodies and supervisory bodies	<p>Philippe Heim, Member of the Executive Board, Chairman</p> <p>Bertrand Cousin, Member of the Executive Board</p> <p>Marion Rouso, Member of the Executive Board</p> <p>Philippe Wahl, Member of the Supervisory Board, Chairman</p> <p>Yves Brassart, Member of the Supervisory Board, Vice-Chairman</p> <p>Anik Chaumartin, Member of the Supervisory Board</p> <p>Stéphanie Pétard, Member of the Supervisory Board, State representative</p> <p>Michel Madelain, Member of the Supervisory Board</p> <p>Sophie Renaudie, Member of the Supervisory Board</p> <p>Emmanuel Rondeau, Member of the Supervisory Board</p> <p>Nicolas Routier, Member of the Supervisory Board, Permanent Representative of La Poste</p> <p>Antoine Saintoyant, Member of the Supervisory Board</p> <p>Nefissa Sator, Member of the Supervisory Board</p> <p>Sandrine Fagot-Revurat, Supervisory Board members representing the employees</p> <p>Thierry Freslon, Supervisory Board members representing the employees</p> <p>Jean-Pierre Hakizimana, Supervisory Board members</p>

		<p>representing the employees</p> <p>Steeve Maigne, Supervisory Board members representing the employees</p> <p>Thierry Viarouge, Supervisory Board members representing the employees</p>
2.12	Accounting method for consolidated accounts (or failing that, for the annual accounts)	Accounting method for consolidated accounts : IFRS
2.13	Accounting year	Starting on 01/01 ending on 31/12
2.13.1	Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts	27/04/2022
2.14	Fiscal year	Starting on 01/01 ending on 31/12
2.15	Auditors of the issuer, who have audited the issuer's annual accounts	
2.15.1	Auditors	<p>Holder(s) :</p> <p>PricewaterhouseCoopers Audit 63 rue de Villiers 92200 Neuilly-sur-Seine</p> <p>KPMG S.A. Tour Egho 2 avenue Gambetta CS60055 92066 Paris La Défense</p>
2.15.2	Auditors report on the accuracy of the accounting and financial information	<p>For 2021:</p> <p>Statutory Auditors' Report on the consolidated financial statements: pages 363 to 368 of Universal Registration Document and Annual Financial Report 2021 of La Banque Postale</p> <p>Statutory auditors' report on the separate financial statements: pages 408 to 411 of Universal Registration Document and Annual Financial Report 2021 of La Banque Postale</p> <p>For 2020:</p> <p>Statutory Auditors' Report on the consolidated financial statements: pages 345 to 351 of Universal Registration Document and Annual Financial Report 2020 of La Banque Postale</p> <p>Statutory auditors' report on the separate financial statements: pages 389 to 392 of Universal Registration Document and Annual Financial Report 2020 of La Banque Postale</p>
2.16	Other equivalent programmes of the issuer	<p>La Banque Postale has a Euro-Commercial Paper Programme maximum amount of 10,000,000,000 Euros, which has been updated the last time on 6 September 2021.</p> <p>La Banque Postale has a Euro Medium Term Note Programme amount of 20,000,000,000 Euros, which has been updated the last time on 11 April 2022.</p>
2.17	Rating of the issuer	<p>FITCH RATINGS IRELAND Ltd: https://www.fitchratings.com/entity/la-banque-postale-sa-82694877</p> <p>STANDARD AND POOR'S GLOBAL RATINGS EUROPE Ltd : https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/FI/entityId/340988</p>
2.18	Additional information on the issuer	Optional

3. CERTIFICATION OF INFORMATION

Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information of the issuer LA BANQUE POSTALE

3.1	Person(s) responsible for the information memorandum concerning the programme of LA BANQUE POSTALE, NEU MTN for the issuer	Mr Stéphane MAGNAN, Directeur des Marchés et des Financements, LA BANQUE POSTALE
3.2	Declaration of the person(s) responsible for the information memorandum concerning the programme of LA BANQUE POSTALE, NEU MTN for the issuer	To the best of my knowledge, the information provided by the issuer in the financial documentation, including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information
3.3	Date (DD/MM/YYYY), place of signature, signature	01/06/2022 La Banque Postale Banque de Financement et d'Investissement Direction des Marchés et des Financements 115, rue Sévres - CP 500 75275 Paris CEDEX 06

APPENDICES

Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

Appendice 1	Documents available to the shareholders annual general meeting or the equivalent²	<p><u>Annual general meeting 2022</u> Universal Registration Document for the financial year ended 31/12/2021</p> <p><u>Annual general meeting 2021</u> Reference document for the financial year ended 31/12/2020 Universal Registration Document for the financial year ended 31/12/2020</p>
Appendice 2	Reference document Year 2021	https://eucpmtn.banque-france.fr/neusgate/api/public/document/4458
Appendice 3	Translation of the information memorandum Year 2022	https://eucpmtn.banque-france.fr/neusgate/api/public/document/10841
Appendice 4	Universal Registration Document Year 2022	https://www.labanquepostale.com/investisseurs/information-reglementee/document-enregistrement-universel.html
Appendice 5	Universal Registration Document Year 2021	https://www.labanquepostale.com/investisseurs/information-reglementee/document-enregistrement-universel.html
Appendice 6	Amendment to the information memorandum relating to the Programme, in both electronic and paper format (signed)	Amendment dated 26 January 2023 relating to the addition of Moody's France SAS among the agencies rating the Issuer and the programme (page 14)

APPENDICE 6

Amendment to the information memorandum relating to the Programme

1. With this certificate, the Issuer is partially updating the information memorandum relating to its programme of NEU MTN by adding Moody's France SAS as agency rating this programme.

Section 1.17 of the information memorandum shall therefore be read as follows:

1.17	Rating(s) of the programme	MOODY'S FRANCE SAS: 96 boulevard Haussmann, 75008 Paris, France https://www.moodys.com/credit-ratings/La-Banque-Postale-credit-rating-820676725/ratings/view-by-debt STANDARD AND POOR'S GLOBAL RATINGS EUROPE Ltd : Fourth Floor Waterways House, Grand Canal Quay, Dublin 2 Ireland https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/SRUNSEC/entityId/340988 Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating
-------------	-----------------------------------	---

2. With this certificate, the Issuer is partially updating the information memorandum relating to its programme of NEU MTN by adding Moody's France SAS among the agencies rating it as issuer.

Section 2.17 of the information memorandum shall therefore be read as follows :

2.17	Rating of the issuer	MOODY'S FRANCE SAS: https://www.moodys.com/credit-ratings/La-Banque-Postale-credit-rating-820676725/reports?category=Ratings_and_Assessments_Reports_rc Issuer_Reports_rc&type=Rating_Action_rc Announcement_of_Periodic_Review_rc,Credit_Opinion_ir_rc STANDARD AND POOR'S GLOBAL RATINGS EUROPE Ltd : https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/FI/entityId/340988 FITCH RATINGS IRELAND Ltd: https://www.fitchratings.com/entity/la-banque-postale-sa-82694877
-------------	-----------------------------	---

To the best of my knowledge, the information contained in this certificate is accurate and does not contain any omissions likely to affect its scope.

26 January 2023,

Mr. Cyril CUDENNEC
Directeur de la Salle des Marchés
LA BANQUE POSTALE

La Banque Postale
Banque de Financement et d'Investissement
Direction des Marchés et des Financements
115, rue Sévres - CP 500
75275 Paris CEDEX 06