

**SOCIAL BONDS
ANNUAL
ALLOCATION &
IMPACT REPORT
2024**



-  **1. Social finance at La Banque Postale**
-  **2. Social bonds issued**
-  **3. Allocation of the amounts raised**
-  **4. Methodological notes**
-  **5. Appendices**



Social finance at La Banque Postale: The Group's commitment at the heart of its strategic plan*



Unique regional network

- **17,000**
Points of contact across the network
- **€1.94 billion**
Loans to the local economic sector per year

Banking inclusion in favour of financially vulnerable customers

- **Almost 3 million**
customers in financially vulnerable situations supported

Preferred partner of local authorities

- **No. 1**
Lender to local authorities and public hospitals since 2015

In 2022, La Banque Postale became a mission-led company, making its community foundations the key driver of its performance in support of the just transition. The Bank's mission is aligned with its 2030 strategic plan, "the just transition in action". It constitutes a real corporate governance tool for La Banque Postale. Three convictions drive La Banque Postale, which has made them statutory objectives and levers for strategic decisions:

- 1/ transform its bancassurance model by leveraging its environmental, social and regional impact culture;
- 2/ develop and promote products and services that meet environmental, social and regional challenges;
- 3/ advance best practices and regulatory standards in the bancassurance sector through best-in-class actions.



*More details in the 2024 Universal Registration Document.



Social finance at La Banque Postale:

3 categories of social projects eligible for the frameworks*



SOCIAL OWNERSHIP PLAN

Social Ownership loans (*Prêts à l'accession sociale - PAS*) aimed at financing the acquisition of a main residence for households whose income does not exceed the regulatory ceilings

ACCESS TO SOCIAL HOUSING

Loans to finance new construction and renovation of existing social housing

ACCESS TO CARE

Loans to finance access to healthcare

These three categories of projects, led by La Banque Postale, aim to contribute to four United Nations Sustainable Development Goals (SDGs)



* More details in the [2019](#) and [2024](#) frameworks.



Social finance at La Banque Postale: Key figures for the 2025 portfolio



Uses

TOTAL ASSETS ALLOCATED TO SOCIAL ISSUES

€4,601 M allocated*



60%

Social Ownership Plan



32%

Access to affordable rental housing



8%

Access to care



Resources

TOTAL SOCIAL ISSUES

€3,772 M

Social outstandings*



122%
ALLOCATION OF FUNDS to social projects



A portfolio *pro rata* coefficient of **82%**

20,356

Social Ownership loans granted

48,906

Co-financed affordable rental housing built or renovated

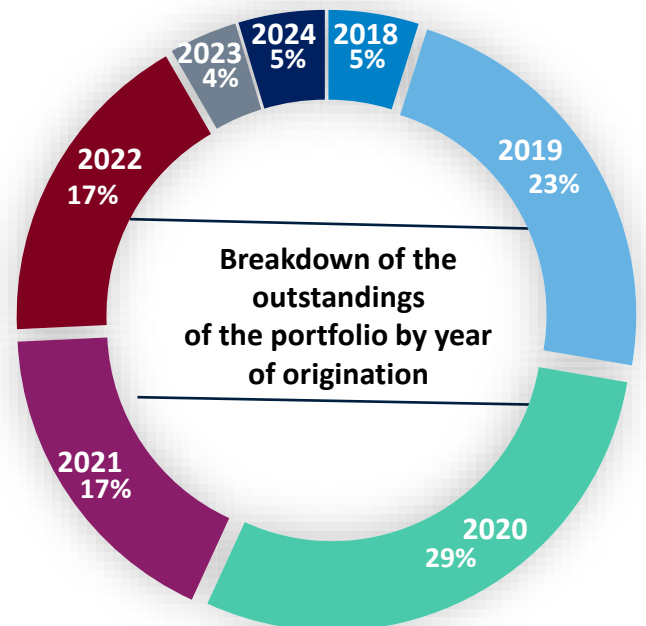
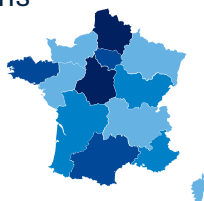
€374 M

Funding of projects aimed at access to care, including 25% to finance hospitals and 35% to finance residential facilities for dependent elderly people**

69,262

Co-financed housing (construction, renovation & acquisition)

Financing of projects **in all 13 mainland regions** and in overseas regions



* At 31 December 2024.

** Établissements d'hébergement pour personnes âgées dépendantes (EHPAD).



La Banque Postale's social bonds issued: €3,772 million at 31 December 2024



At 31 December 2024, La Banque Postale had issued a nominal amount of €3,686 million of social bonds through different types of debt (covered bond, senior preferred and senior non-preferred) and held a quarterly average of €86 million in term deposits (*Dépôt à terme* - DAT) in 2024.

100% of the funds raised are allocated to social projects and are eligible for the Issue Frameworks ([April 2019](#) & [May 2024](#)). These projects are intended to combat inequalities, by promoting access to housing for people with low incomes, as well as access to healthcare

This report refers to the Social Bonds issued by La Banque Postale up to 31 December 2024, a second report focuses on the Group's green bond issues.

ISIN	Type of debt	Issue date	Maturity date	Residual nominal amount at 31 Dec. 2024
FR001400TR51	Covered	07/11/2024	30/10/2030	€1 000 000 000
FR001400SM40	Senior Preferred	20/09/2024	20/09/2029	€1 000 000
FR001400I2V7	Senior Non Preferred	24/05/2023	24/05/2038	€1 000 000
FR001400HQS2	Senior Non Preferred	12/05/2023	12/05/2030	€2 000 000
FR001400GX74	Senior Preferred	09/05/2023	06/07/2029	€179 996 000
FR001400GVP0	Senior Preferred	03/04/2023	03/04/2025	€1 000 000
FR001400G6D8	Senior Preferred	06/03/2023	06/03/2028	€1 500 000
FR001400FJY9	Senior Preferred	06/03/2023	08/05/2029	€230 789 000
FR001400FD12	Covered	31/01/2023	31/01/2031	€1 250 000 000
FR001400DIM1	Senior Preferred	10/11/2022	10/11/2027	€5 000 000
FR001400CZ27	Senior Preferred	07/11/2022	04/01/2029	€156 805 000
FR001400DAD7	Senior Non Preferred	14/10/2022	14/10/2027	€4 300 000
FR001400D5N2	Senior Preferred	10/10/2022	10/10/2025	€6 000 000
FR001400D6P5	Senior Non Preferred	10/10/2022	10/10/2027	€6 000 000
FR001400BQE5	Senior Preferred	13/07/2022	13/07/2025	€1 000 000
FR001400BGG1	Senior Non Preferred	06/07/2022	06/07/2027	€1 500 000
FR001400ASS3	Senior Non Preferred	13/06/2022	13/06/2032	€1 000 000
FR001400AQD9	Senior Preferred	08/06/2022	08/06/2025	€2 000 000
FR001400AQC1	Senior Preferred	02/06/2022	02/06/2025	€1 000 000
FR00140096M4	Senior Non Preferred	23/03/2022	23/03/2029	€1 500 000
FR0014008ER3	Senior Non Preferred	14/02/2022	14/02/2027	€3 000 000
FR00140089Q0	Senior Non Preferred	10/02/2022	10/02/2027	€1 000 000
FR0014007TJ0	Senior Preferred	27/01/2022	27/01/2029	€3 000 000
FR0014007BQ3	Senior Preferred	21/12/2021	22/12/2031	€5 200 000
FR0014003NL8	Senior Preferred	02/11/2021	31/12/2026	€66 188 500
FR0014004768	Senior Preferred	15/07/2021	22/07/2026	€600 000
FR00140044X1	Senior Non Preferred	23/06/2021	23/06/2031	€750 000 000
FR0014003C39	Senior Non Preferred	10/05/2021	10/05/2031	€1 000 000
FR0014001RR0	Senior Non Preferred	15/02/2021	15/02/2034	€2 400 000
	SOCIAL TERM DEPOSITS			€86 386 957



Allocation of the amounts raised

Access to the Social Ownership loans – €2,258 M* of resources allocated

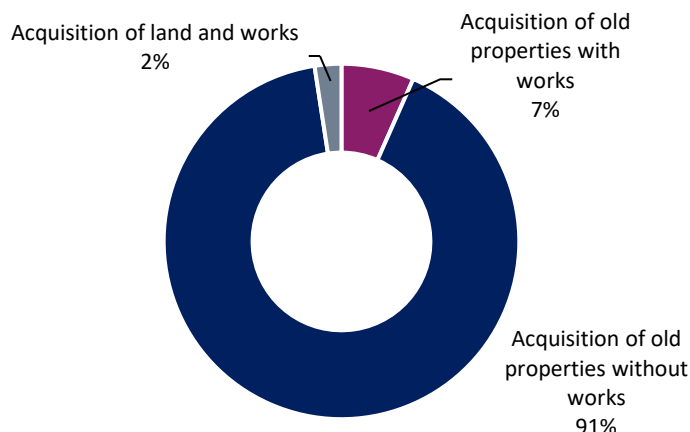


Supporting its customers in their ambition of becoming home owners is one of La Banque Postale's central commitments. Thanks to Social Ownership loans (*Prêts à l'accession sociale - PAS*), governed by regulations and intended to finance the main residence — whether new or old — or to carry out work on it, the Group allows households with limited resources to acquire property and contributes to making housing accessible to all.

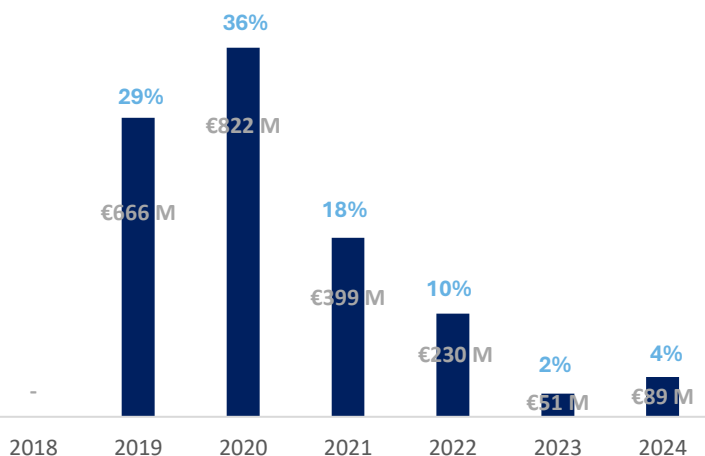
More than €2.7 billion of the portfolio was dedicated to these loans, *i.e.* **60% of the overall portfolio**. Of this financing, **€2.3 billion was refinanced** through social bond issues and social term deposits.

The loans granted made it possible to finance the acquisition of 20,356 housing units, including 12,080 houses and 8,276 apartments, for the benefit of 51,235 people, *i.e.* an average of 2.52 people per unit. All social products dedicated to home ownership were allocated to loans with an average age of 4.4 years and a median age of around 4.5 years.

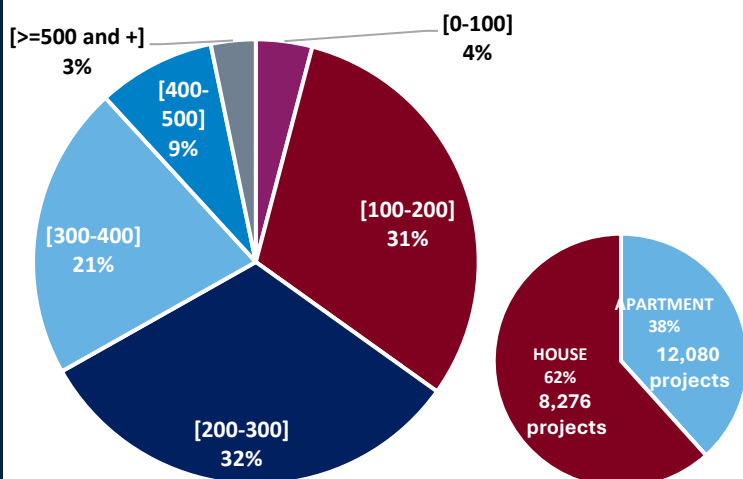
Type of projects financed



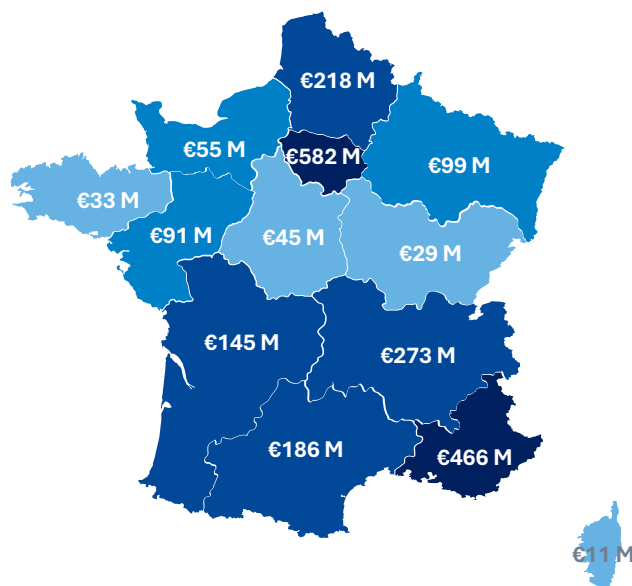
Year of origination of the loans in the portfolio



Type and grant value of the assets financed (in € thousands)



Geographical breakdown of the financed loans



* Chart amounts pro-rated so that the sum of investments = sum of funding.



Allocation of the amounts raised Access to social housing – €1,208 M* of resources allocated



Supporting landlords who house individuals or families with limited resources in order to gain access to affordable housing is a priority for La Banque Postale. Through its co-financing, the Group actively contributes to providing access to housing for people with modest incomes or in very precarious situations.

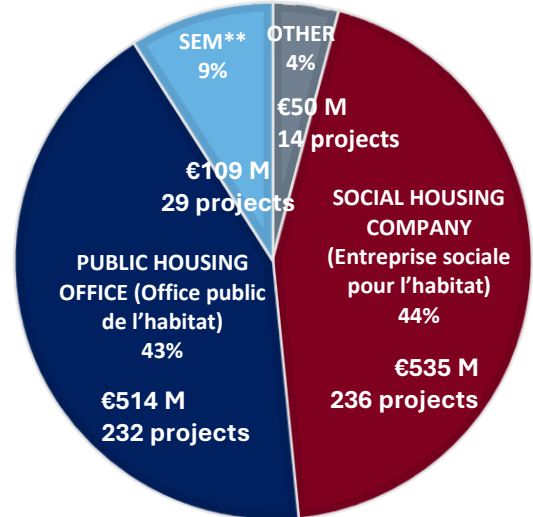
Thanks to an offer tailored to local situations, La Banque Postale has become the partner of choice for most players in the sector.

More than **€1.4 billion of the** social housing co-finance portfolio, *i.e.* **32%** of the overall portfolio. Of this financing, **€1.2 billion was refinanced** through bond issues and social term deposits.

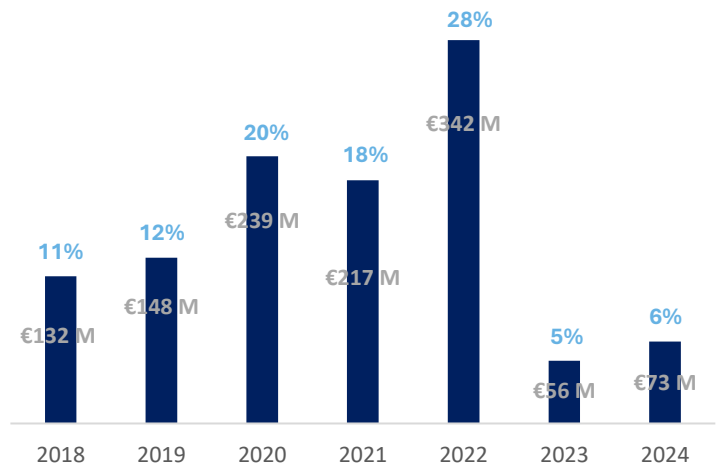
The loans granted to social landlords finance both the construction (41%) and the rehabilitation (59%) of housing throughout mainland France. All social products issued in favour of social housing were allocated to loans with an average and median age of approximately 3.9 years.

In concrete terms, **La Banque Postale has co-financed 48,906 housing units.**

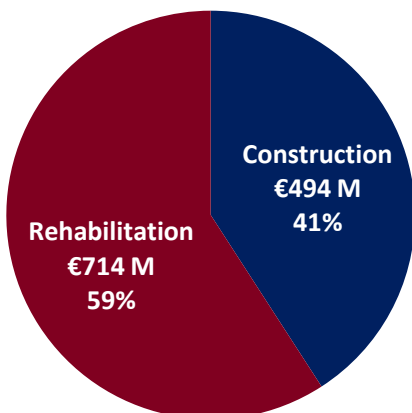
Nature of the co-financed beneficiaries



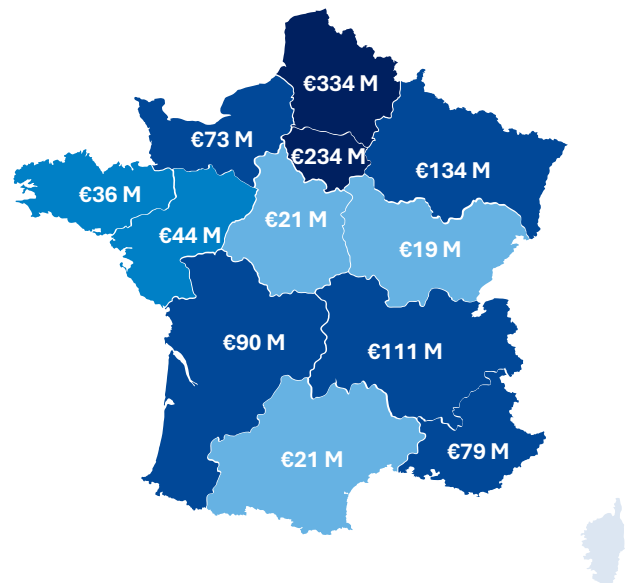
Year of origination of the loans in the portfolio



Type of projects refinanced



Geographical breakdown of the co-financed housing



* Chart amounts pro-rated so that the sum of investments = sum of funding.
** Semi-public real estate company (Société d'économie mixte immobilière).



Allocation of the amounts raised

Access to care - €307 M* of resources allocated



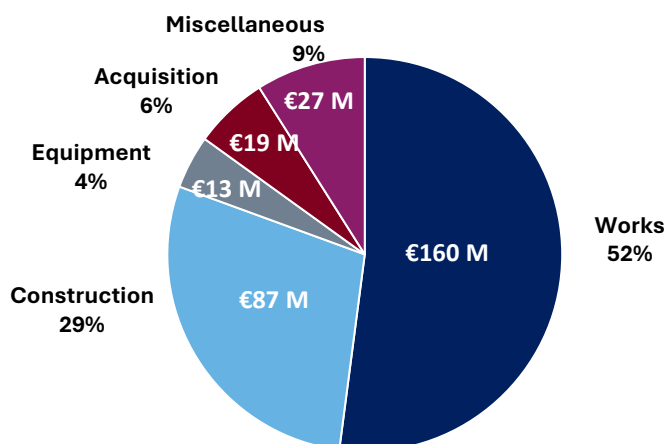
As a leading bank, La Banque Postale supports public hospitals, clinics, medico-social centres, residential facilities for dependent elderly people, centres fighting against cancer, and facilities for people with disabilities throughout mainland France.

This co-financing benefits the entire French population, by helping to improve access to care, whether curative or preventive. Today, La Banque Postale has established itself as a major banking partner in the healthcare sector. More than **€374 million was mobilised** as part of co-financing operations in the healthcare sector, *i.e.* **8% of the overall portfolio**. Of this amount, **€307 million** was refinanced through bond issues and social term deposits.

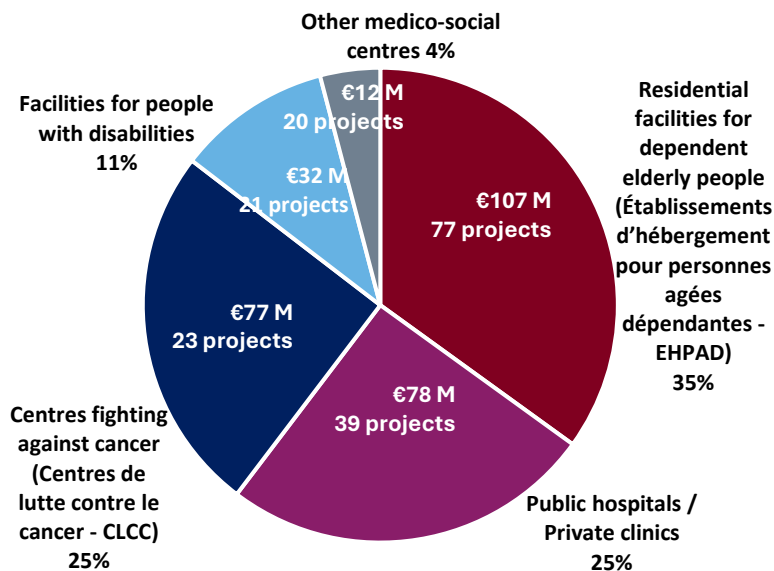
Through these co-financings, the Group supports construction (29% of the portfolio), acquisition (6%), development of buildings (52%), investment in equipment (4%) and various other operations (9%) in the healthcare sector. Social products issued in favour of access to care were allocated to projects with an average and median age of around 3.8 years.

In concrete terms, La Banque Postale has co-financed **180 projects** dedicated to improving access to care.

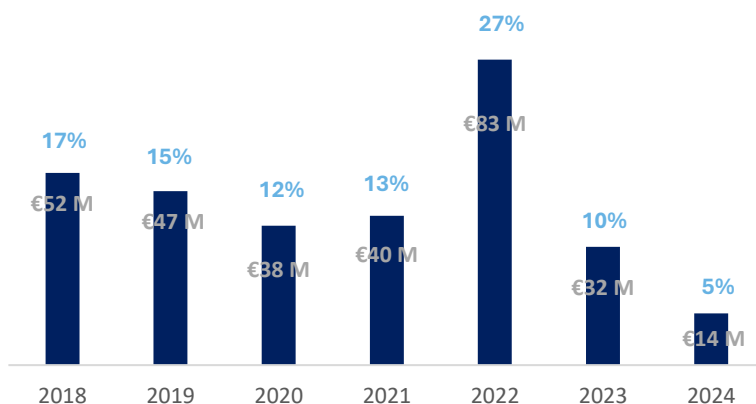
Type of co-financed projects



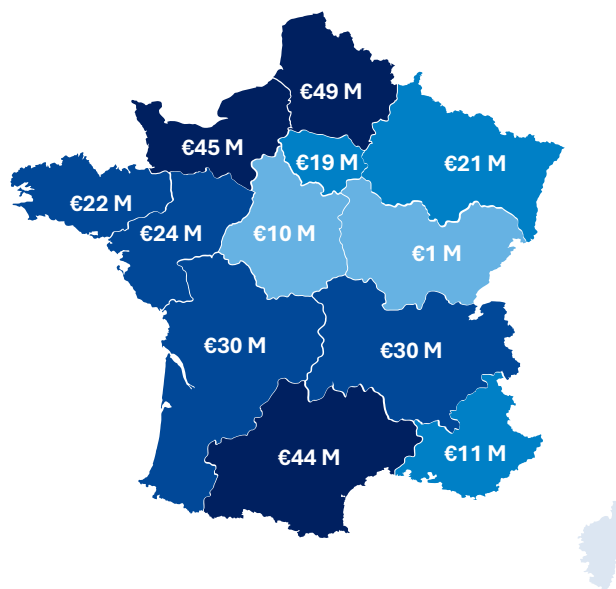
Nature of the co-financed beneficiaries



Year of origination of the loans in the portfolio



Geographic breakdown of the portfolio allocation



* Chart amounts pro-rated so that the sum of investments = sum of funding.

Selection and scope of the loan portfolio

- The loans selected for this report were granted before 31 December 2024.
- The selection process for the refinanced loans complies with the guidelines set out in the [frameworks](#).
- La Banque Postale ensures that the same financing is not recognised or taken into account twice, and gives priority to selecting social loans that do not meet the requirements for collecting regulated savings accounts (*Livret A / Livret de développement durable et solidaire - LDDS*).
- In accordance with the 2019 and 2024 [frameworks](#), all the social loans selected for this report were on La Banque Postale's balance sheet at 31 December 2024

Calculation of the amount refinanced by bond issues

The purpose of the calculation is to align the amount of financing (total outstanding loan portfolio selected) with the amount of issues (residual nominal amount at 31 December 2024). This calculation provides a fair view of the impact of bond issues and term deposits. The calculation is made on a *pro rata* basis.

Calculation of the *pro rata* percentage:
liabilities/assets = 82%

Social housing: *pro rata* amount = €1,208 million

Healthcare: *pro rata* amount = €307 million

Social Ownership loans: *pro rata* amount = €2,258 million

To provide investors with a relevant view of the supported projects, the 82% coefficient is not applied to the housing capacity. La Banque Postale draws the reader's attention to the fact that it does not ascribe to itself the full benefit of these projects because it contributes alongside other banks to the completion of these projects. Moreover, there is also no direct link between the amount financed by La Banque Postale and the specific number of beds or housing units created.

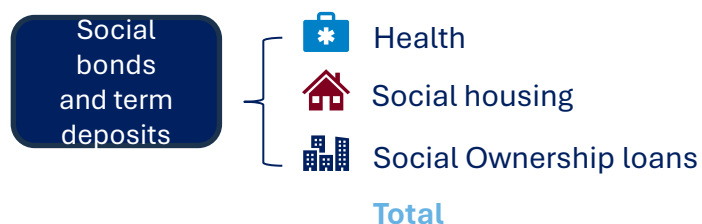
Choice of portfolio analysis

Based on the available loan portfolio data, the impact report highlights:

- the types of projects;
- the year of origination of the loans;
- the geographical breakdown of the loans;
- the nature of the beneficiaries;
- the grant value of the assets acquired *via* Social Ownership loans.

This analysis illustrates the allocation of loans and their local and regional impact. It reflects the needs of the customers and organisations supported by La Banque Postale.

La Banque Postale outstanding loans (at 31 Dec. 2024)	Residual amount of the social bonds issued	Coefficient to apply
€374 M	€3,772 M	= 82%
€1,473 M		
€2,754 M		
€4,601 M		



Methodological detail: the number of beds or housing units is determined based on the information available in the financing dossier or on the public information available from the beneficiary structures, or by applying an average calculation. The use of the term "project" refers to a loan line in the underlying portfolio.





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La Banque Postale

Report of the Independent Practitioner on the verification of a selection of information disclosed in the “Annual Social Bonds Allocation and Impact Report” for the fiscal year 2024

Year ended December 31st 2024

La Banque Postale
115 rue de Sèvres
75275 Paris Cedex 06

KPMG S.A., a French audit and accounting limited liability company registered with the Paris Association of Chartered Accountants under n°14-30080101 and a member of the Regional Association of statutory auditors of Versailles and Centre.
A French company, member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a Private English company limited by guarantee.

Public limited company with board of directors
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Tour Egho
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92066 Paris la Défense Cedex
Capital : 5 497 100 €.
775 726 417 RCS Nanterre



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La Banque Postale

115 rue de Sèvres
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Report of the Independent Practitioner on the verification of a selection of information disclosed in the “Annual Social Bonds Allocation and Impact Report” for the fiscal year 2024

Year ended December 31st 2024

To the Directors of La Banque Postale,

In our capacity, and appointed as, Independent Practitioner of your company (the “**Entity**”), and in accordance with your request, we have undertaken a limited assurance engagement on the following information (the “**Information**”) presented in the “Annual Social Bond Allocation and Impact Report” for the fiscal year 2024 (the “**Report**”), available on the Entity’s website:

- the allocation, as of December 31st 2024, of funds raised by the Entity through the Social Bonds issued in 2021, 2022, 2023 and 2024 (the “**Issuances**”) contained in the Report,
- the projects financed by the Issuances and identified as eligible by the Entity (the “**Eligible Loans**”),
- the impact indicators regarding the Eligible Loans.

The Information has been prepared in the context of the “Green, Social & Sustainability Bond Framework” of April 2019 and of September 2023 (the “**Frameworks**”) defined by the Entity, available on the Entity’s website¹.

Conclusion

Based on the procedures we performed, as described under the “Nature and scope of procedures” paragraph, and the evidence we obtained, nothing has come to our attention that causes us to believe that the Information is not prepared, in all material respects, in accordance with the Frameworks, available on the Entity’s website.

Preparation of the Information

The absence of a commonly used and generally accepted reporting framework or of a significant body of established practices on which to draw to assess and measure the Information allows for different, but acceptable, measurement techniques that can affect comparability between entities and over time.

Consequently, the Information needs to be read and understood together with the Frameworks.

¹ <https://www.labanquepostale.com/en/investors/debt/green-social-bonds.html>



Responsibility of the Entity

Management of the Entity is responsible for:

- selecting or establishing suitable criteria for preparing the Information,
- selecting the Eligible Loans regarding the eligible criteria,
- preparing the Information in accordance with the Issuances and the Frameworks,
- designing, implementing, and maintaining internal control over information relevant to the preparation of the Information that is free from material misstatement, whether due to fraud or error.

Responsibility of the independent practitioner

Based on our work, our responsibility is to provide a report expressing a limited assurance conclusion on the fact that the Information is free from material misstatement, whether due to fraud or error, and has been prepared, in all material respects, in accordance with the Frameworks.

As we are engaged to form an independent conclusion on the Information as prepared by management, we are not permitted to be involved in the preparation of the Information as doing so may compromise our independence

It is not our responsibility to:

- Challenge the eligibility criteria as defined in the Frameworks, and, in particular, we give no interpretation on the final terms of these Frameworks,
- Form an opinion on the effective use of the funds allocated to the Eligible Loans after such funds were allocated,
- Challenge the impact indicators methodologies developed by the

Group. **Applicable professional guidance**

We performed the limited assurance engagement in accordance with the international standard ISAE 3000 (revised)².

Means and resources

Our work was carried out by an independent and multidisciplinary team including specialists in sustainable development and corporate social responsibility.

Nature and scope of procedures

We are required to plan and perform our work to address the areas where we have identified that a material misstatement of the Information is likely to arise.

To assess this risk, we took into account the Entity's internal controls on the preparation of the Information in order to design appropriate assurance procedures, and not with the purpose of expressing a conclusion as to the effectiveness of the Entity's internal control system.

² ISAE 3000 (Revised) - *Assurance Engagements Other Than Audits or Reviews of Historical Financial Information*

La Banque Postale

Report of the Independent Practitioner on the verification of a selection of information disclosed in the "Annual Social Bonds Allocation and Impact Report" for the fiscal year 2024

Year ended December 31st 2024 3



The procedures we performed were based on our professional judgment. In carrying out our limited assurance engagement on the Information:

- We identified and conducted several interviews with the persons responsible for the collect of the Information, with the Directions in charge of overseeing the collect of the Information and, where appropriate, with those responsible for internal control and risk management procedures,
- We assessed the suitability of the procedures used by the Entity to report the Information with respect to their relevance, completeness, reliability, neutrality and understandability, taking into account, where appropriate, best practices within the sector,
- We verified the existence of internal control and risk management procedures implemented by the Entity,
- We verified the consistency of the Information with the accounting records and underlying data,
- We reviewed the processes used for data collection, aggregation, processing, monitoring and control, in particular the procedures relating to the allocation of funds as of December 31st 2024,
- On the basis of a representative sample of Eligible Loans, namely financed and refinanced loans: verify the eligibility of these loans with regard to the eligibility criteria defined in the Frameworks,

verify the concordance of the amounts of the loans as of December 31st 2024, with the accounts and the data underlying the accounts,

- verify that the amount of funds allocated to projects is less than or equal to the amount of these loans as of December 31st 2024,
- verifying that the methods for measuring the impact indicators related to the selected Eligible Loans, as summarized in the methodological note, presented in the Rreport, have been properly applied, without calling them into question, by reconciling:

input data in the spreadsheets prepared by the Group with regards to the selected loans to which the proceeds have been allocated for fiscal year 2024, by category of Eligible Loans;

other source documents that we deemed necessary for the calculations;

the results of the spreadsheets related to the impact indicators.

The procedures performed in a limited assurance review are less in extent than for a reasonable assurance opinion, a higher level of assurance would have required us to carry out more extensive procedures.

This report has been prepared within the context described above and may not be used, distributed or referred to for any other purpose.

Paris la Défense, October 22, 2025

KPMG S.A.

Xavier de Coninck

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Xavier De Coninck Brice Javaux
Partner ESG Expert

DocuSigned by:

Brice Javaux

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La Banque Postale

Report of the Independent Practitioner on the verification of a selection of information disclosed in the "Annual Social Bonds Allocation and Impact Report" for the fiscal year 2024

Year ended December 31st 2024 4



Appendix: Extracts from the “Annual Social Bonds Allocation & Impact Report” for the fiscal year 2024

**Social finance at La Banque Postale:
Key figures for the 2025 portfolio**



<p>20,356 Social Ownership loans granted</p>	<p>48,906 Co-financed affordable rental housing built or renovated</p>	<p>€374 M Funding of projects aimed at access to care, including 25% to finance hospitals and 35% to finance residential facilities for dependent elderly people**</p>
<p>69,262 Co-financed housing (construction, renovation & acquisition)</p>		
<p>Financing of projects in all 13 mainland regions and in overseas regions</p>		



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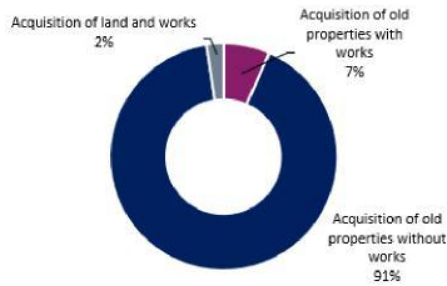
Allocation of the amounts raised
Access to the Social Ownership loans
 – €2,258 million* of resources allocated

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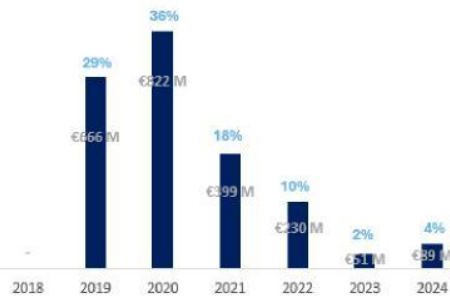
More than €2.7 billion of the portfolio was dedicated to these loans, *i.e.* **60% of the overall portfolio**. Of this financing, **€2.3 billion was refinanced** through social bond issues and social term deposits.

The loans granted made it possible to finance the acquisition of 20,356 housing units, including 12,080 houses and 8,276 apartments, for the benefit of 51,235 people, *i.e.* an average of 2.52 people per unit. All social products dedicated to home ownership were allocated to loans with an average age of 4.4 years and a median age of around 4.5 years.

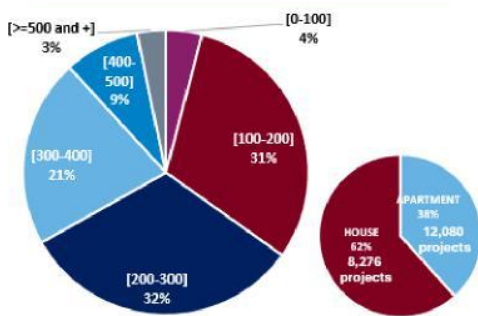
Type of projects financed



Year of origination of the loans in the portfolio



Type and grant value of the assets financed (in € thousands)



Geographical breakdown of the financed loans



* Chart amounts pro-rated so that the sum of investments = sum of funding.



Allocation of the amounts raised
Access to social housing –
€1,208 million* of resources allocated

Supporting landlords who house individuals or families with limited resources in order to gain access to affordable housing is a priority for La Banque Postale. Through its co-financing, the Group actively contributes to providing access to housing for people with modest incomes or in very precarious situations.

Thanks to an offer tailored to local situations, La Banque Postale has become the partner of choice for most players in the sector.

More than **€1.4 billion of the** social housing co-finance portfolio, *i.e.* 32% of the overall portfolio. Of this financing, **€1.2 billion was refinanced** through bond issues and social term deposits.

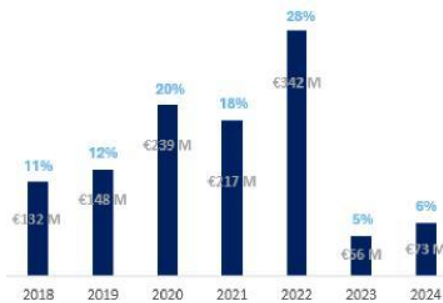
The loans granted to social landlords finance both the construction (41%) and the rehabilitation (59%) of housing throughout mainland France. All social products issued in favour of social housing were allocated to loans with an average and median age of approximately 3.9 years.

In concrete terms, **La Banque Postale has co-financed 48,906 housing units.**

Nature of the co-financed beneficiaries



Year of origination of the loans in the portfolio



Type of projects refinanced



Geographical breakdown of the co-financed housing



* Chart amounts pro-rated so that the sum of investments = sum of funding.
 ** Sociétés à responsabilité limitée (SARL) et Sociétés par Actions Simplifiées (SAS)



3 Access to care - €307 million* of resources allocated

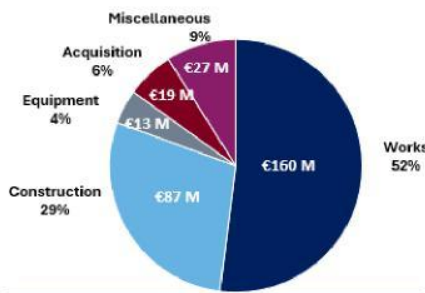
As a leading bank, La Banque Postale supports public hospitals, clinics, medico-social centres, residential facilities for dependent elderly people, centres fighting against cancer, and facilities for people with disabilities throughout mainland France.

This co-financing benefits the entire French population, by helping to improve access to care, whether curative or preventive. Today, La Banque Postale has established itself as a major banking partner in the healthcare sector. More than **€374 million was mobilised** as part of co-financing operations in the healthcare sector, *i.e. 8% of the overall portfolio*. Of this amount, **€307 million** was refinanced through bond issues and social term deposits.

Through these co-financings, the Group supports construction (29% of the portfolio), acquisition (6%), development of buildings (52%), investment in equipment (4%) and various other operations (9%) in the healthcare sector. Social products issued in favour of access to care were allocated to projects with an average and median age of around 3.8 years.

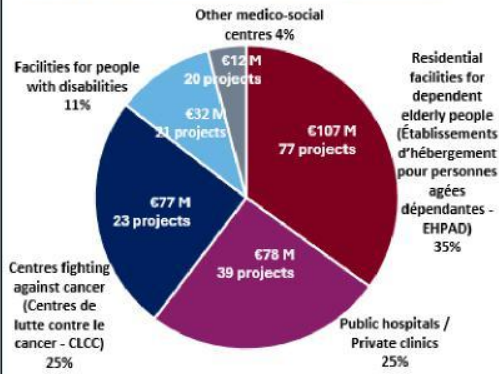
In concrete terms, La Banque Postale has co-financed **180 projects** dedicated to improving access to care.

Type of co-financed projects

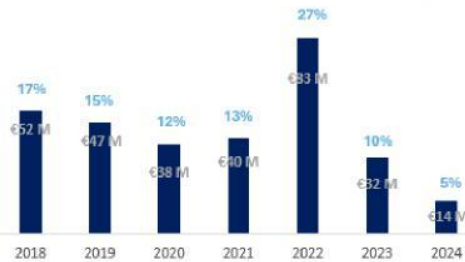


* Chart amounts pro-rated so that the sum of investments = sum of funding.

Nature of the co-financed beneficiaries



Year of origination of the loans in the portfolio



Geographic breakdown of the portfolio allocation





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KPMG has issued a report on the verification of a selection of information disclosed in the current version of the Report.

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Further information regarding the 2019 and 2024 Green, social and sustainable bonds framework is available on the issuer’s website (<https://www.labanquepostale.com/en/investors/dette/obligations-vertes-sociales.html>).



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