

**THIRD SUPPLEMENT DATED 5 DECEMBER 2025
TO THE BASE PROSPECTUS DATED 15 APRIL 2025**



La Banque Postale

€20,000,000,000 Euro Medium Term Note Programme

This third supplement (the **Third Supplement**) is supplemental to, and should be read in conjunction with, the Base Prospectus dated 15 April 2025 (the **Base Prospectus**), the first supplement to the Base Prospectus dated 5 August 2025 (the **First Supplement**) and the second supplement to the Base Prospectus dated 23 September 2025 (the **Second Supplement**) prepared in relation to the €20,000,000,000 Euro Medium Term Note Programme of La Banque Postale (**La Banque Postale** or the **Issuer**). The Base Prospectus as supplemented constitutes a base prospectus for the purpose of article 8 of Regulation (EU) 2017/1129 (the **Prospectus Regulation**).

The *Autorité des marchés financiers* (the **AMF**) has granted visa No. 25-102 on 15 April 2025 to the Base Prospectus, visa No. 25-328 on 5 August 2025 to the First Supplement and visa No 25-376 on 23 September 2025 to the Second Supplement.

Application has been made for approval of this Third Supplement to the AMF in its capacity as competent authority pursuant to the Prospectus Regulation.

Unless the context otherwise requires, terms defined in the Base Prospectus shall have the same meaning when used in this Third Supplement.

To the extent that there is any inconsistency between (a) any statement in this Third Supplement or any statement incorporated by reference into the Base Prospectus by this Third Supplement and (b) any other statement in or incorporated by reference in the Base Prospectus, the statements in (a) above will prevail.

Save as disclosed in this Third Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus which is material in the context of the Programme since the publication of the Base Prospectus.

To the extent applicable, investors who have already agreed to purchase or subscribe for the Notes to be issued under the Programme before this Third Supplement is published, have the right, exercisable within a time limit of three (3) working days after the publication of this Third Supplement (i.e. no later than 10

December 2025), to withdraw their acceptances provided that the significant new factor, material mistake or material inaccuracy arose or was noted before the closing of the offer period or the delivery of the Notes, whichever occurs first. Investors may contact the Authorised Offerors should they wish to exercise the right of withdrawal.

This Third Supplement has been prepared pursuant to Article 23 1. of the Prospectus Regulation for the purpose of updating the “Recent Events” and “General Information” sections of the Base Prospectus.

This Third Supplement will be available on the website of the AMF at www.amf-france.org, and, on the website of the Issuer at www.labanquepostale.com.

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RECENT EVENTS

1- The Section "**Recent Events**", as inserted in page 214 of the Base Prospectus by the First Supplement, is updated in order to add the below information in connection with the press release published by La Banque Postale on 25 November 2025 and the pages are renumbering accordingly:

On 25 November 2025, La Banque Postale published the following press release:

Press release
Paris, 25 November 2025

2025 SREP NOTIFICATION

Regulatory capital requirements effective from January 1st, 2026 unchanged

The European Central Bank notified La Banque Postale Group **the outcome of the 2025 Supervisory Review and Evaluation Process (SREP)** which states **capital requirements and leverage ratio** on a consolidated basis for the Group which will apply **from 01 January 2026**.

Those requirements remain unchanged from the current requirements.

The **Pillar 2 Requirement** (P2R) that the Group must meet as of 1st January 2026 on a consolidated basis is still at 2%. Thus, the **Common Equity Tier 1** (CET1) requirement is at 9.343%¹ and includes:

- 4.500% for the Pillar 1 Requirement;
- 1.125% for the Pillar 2 Requirement (P2R);
- 2.500% for the Conservation buffer (CCB);
- 0.250% for the O-SII buffer (O-SII);
- 0.968% for countercyclical buffer (CCyB);

As of 30 June 2025, La Banque Postale Groupe is significantly **above the regulatory requirements** with:

	Minimal requirements unchanged		Levels
	As at 30.06.25	As at 01.01.26	As at 30.06.25
CET1	9.343%	9.343%	18.2%
TIER 1	11.218%	11.218%	19.8%
TOTAL CAPITAL	13.718%	13.718%	22.0%
LEVIER	3.000%	3.000%	7.1%

¹ Excluding Pillar 2 Guidance

The requirement for the **Tier 1 Capital**¹ is 11.218% (of which 1.5% for the P2R).

The requirement for the **Total Capital**¹ is 13.718% (of which 2.0% for the P2R).

The requirement for the **leverage ratio** is 3% to be compared to a 7.1%¹ level as of 30 June 2025.

ABOUT LA BANQUE POSTALE

La Banque Postale, along with its subsidiaries, including CNP Assurances, forms a large international bancassurance group, 12th in the euro zone by the size of the balance sheet. Its diversified business model enables it to support 18 million individual and corporate customers and key players in the local public sector in France. A subsidiary of La Poste Groupe, La Banque Postale is a local bank, present throughout the country with more than 17,000 contact points, including almost 7,000 post offices.

With its strategic plan “La Banque Postale 2030”, it has set itself the ambition to become the favourite bank for French people and the leader in impact finance, with an integrated and omnichannel offer of bank-insurance services, structured around its two brands: La Banque Postale, its day-to-day bank and Louvre Banque Privée, its private bank.

La Banque Postale is accelerating its diversification strategy and developing its expertise businesses, particularly in asset management, insurance, consumer loan and corporate and local development banking.

Drawing on its citizen identity, La Banque Postale is working towards a just transition by integrating environmental and social impact objectives into the heart of its governance. A company with a mission since March 2022, La Banque Postale aims to achieve net zero emissions by 2040. It is in the top rankings of the non-financial rating agencies.

FINANCIAL COMMUNICATION AND INVESTOR RELATIONS CONTACTS

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2- The section “**Recent Events**”, as inserted in page 214 of the Base Prospectus by the First Supplement, is updated in order to add the below information regarding the composition of the *Conseil de Surveillance* (Supervisory Board):

COMPOSITION OF THE SUPERVISORY BOARD

As of the date of this Third Supplement, the composition of the Supervisory Board is as follows:

Members of the Supervisory Board:

- Marie-Ange DEBON
- Yves BRASSART
- Elise BERT-LEDUC
- Anik CHAUMARTIN
- Yann COUPRIS
- Emmanuelle BENHAMOU
- Sandrine FAGOT-REVURAT
- Thierry FRESLON
- Babacar KOBAR
- Stéphanie BERLIOZ
- Steeve MAIGNE
- Emmanuel RONDEAU
- Franck SORIN
- Nathalie TUBIANA

DETAILED PRESENTATION OF MRS. MARIE-ANGE DEBON, CHAIRWOMAN OF THE SUPERVISORY BOARD OF THE ISSUER

The detailed presentation of Mr. Philippe Wahl, former Chairman of the Supervisory Board of the Issuer, appearing on page 305 of the 2024 Universal Registration Document, which was incorporated by reference in the Base Prospectus, is deleted and replaced by the following:

<p>Born in 1965</p> <p>First appointed: 2 December 2025</p> <p>Board Committee: Member of the Appointments and Governance Committee</p> <p>Professional address: La Poste – 9, rue du Colonel Pierre Avia – 75015 Paris</p>	<p style="text-align: center;">MARIE-ANGE DEBON Chairwoman of the Supervisory Board</p> <p>Biography</p> <p>Professional Experience: Marie-Ange Debon began her career in 1990 at the French Court of Auditors (<i>Cour des Comptes</i>) as a magistrate for four years, before joining public broadcaster France 3 in 1994 as Managing Director and then Senior Executive Vice President for Resources. From 1998 to 2008, she held the positions of Deputy Chief Financial Officer and later Secretary General of Thomson Group, now Technicolor.</p> <p>In 2008, Marie-Ange Debon joined Suez Group as General Secretary. During more than 10 years, as Deputy Chief Executive Officer she successively led the international division and the French division.</p> <p>Since August 2020, Marie-Ange Debon has served as Chairwoman of the Executive Board of Keolis, a major player in public transport with a geographic footprint in 13 countries, where she supported its growth in France and abroad.</p> <p>Marie-Ange Debon has actively participated throughout her career in economic and institutional life through various terms of office as director within companies and professional bodies.</p>
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<p>Other Current positions and directorships</p> <p><i>La Poste Group companies</i></p> <ul style="list-style-type: none"> • Chairwoman and Chief Executive Officer of La Poste (SA) <p><i>Companies outside La Poste Group</i></p> <ul style="list-style-type: none"> • Director of Total Energies SE • Director and Chairwoman of the Audit Committee of Arkema 	<p>Directorship that expired in the last five years</p> <ul style="list-style-type: none"> • Chairwoman of the Executive Board of Keolis • Director and Chairwoman of the Audit Committee of Technip Energies • Director of La Française des jeux
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GENERAL INFORMATION

The section “General Information” on pages 281 *et seq.* of the Base Prospectus is amended as follows:

The paragraph “**19. Corporate Governance - Potential conflicts of Interest**”, as inserted by the Second Supplement in page 286 at the end of the section “General Information”, is hereby deleted and replaced by the following:

“ As of the date of this Third Supplement, to the best of the Issuer’s knowledge, there are no conflicts of interest between the duties of the Supervisory Board members and either the interests of La Banque Postale or their private interests. There are no situations that could affect the independent judgement, decisions and actions of the Supervisory Board members concerned.

There is no service contract directly linking the Supervisory Board members to La Banque Postale or to any of its subsidiaries that grants specific benefits or that would be likely to call into question their independence or interfere with their decisions.”

RESPONSIBILITY STATEMENT

I hereby certify that, to the best of my knowledge, the information contained in this Third Supplement is in accordance with the facts and contains no omission likely to affect its import.

La Banque Postale
115, rue de Sèvres
75275 Paris Cedex 06
France

Represented by Sophie Renaudie

Directeur Financier of the Issuer

Dated 5 December 2025



This Third Supplement has been approved on 5 December 2025 by the AMF, in its capacity as competent authority under Regulation (EU) 2017/1129, as amended.

The AMF has approved this Third Supplement after having verified that the information it contains is complete, coherent and comprehensible within the meaning of Regulation (EU) 2017/1129, as amended. Approval does not imply that the AMF has verified the accuracy of this information.

This approval is not a favourable opinion on the Issuer and on the quality of the Notes described in this Third Supplement. Investors should make their own assessment of the opportunity to invest in such Notes.

This Third Supplement obtained the following approval number: n°25-471.