



EURO MEDIUM TERM NOTE

Page 1 of 3

Final Terms and Conditions

19 May 2023

Issuer:	La Banque Postale Home Loan SFH
Ratings:	AAA (S&P)
Status:	Obligations de Financement de l'habitat
ISIN:	FR0013482890
Fungibility:	Immediately Fungible
Current Size:	EUR 810,000,000
Tap Size:	EUR 25,000,000
New Size:	EUR 835,000,000
Trade Date:	7 July 2020
Settlement Date:	17 July 2020
Maturity Date:	12 February 2035
Issue Price:	101.95% (equivalent to I-Spread +10 bps)
Reoffer Yield:	0.113%, annually, act/act ICMA unadjusted following
Bond Fees:	NA
All-in Price:	101.95% (equivalent to I-Spread +10 bps)
Accrued Interest:	EUR 26,639.34 (156 days)
Net Proceeds:	EUR 25,514,139.34
Interest:	0.25% Payable annually on an actual/act unadjusted basis
Interest Payment Date:	Each 12 February (full first coupon paid on 12 February 2021)
Redemption:	100.00%
Exchange Listing:	Euronext Paris
Denominations:	EUR 100,000
Business Days:	TARGET Following Business Day Convention
Form:	Bearer notes, issued in the form of New Global Note, from the Issuer's EMTN programme.
Target Market:	MiFID II professionals/ECPs-only/No PRIIPs KID – Manufacturer target market (MiFID II product governance) is eligible counterparties and professional clients only (all distribution channels).
MIFID Disclaimer:	The MiFID II “manufacturer(s)” of the Notes has designated the target market for the Notes as professional clients and eligible counterparties only. They will select

PLEASE SEE THE DISCLAIMER ACCOMPANYING THIS DOCUMENT

THE TERMS OF THIS TRANSACTION ARE PRIVATE & CONFIDENTIAL UNLESS OTHERWISE AGREED BY ALL PARTIES

C1 - Interne



distribution channels which are appropriate for this target market.

Dealer: Citigroup Global Markets Limited

DISCLAIMER

MIFID disclaimer: Where Citigroup provides you with services under the Markets in Financial Instruments Directive (MiFID II), the terms on which we provide such services will apply. These are set out in the following hyperlink: <https://www.citibank.com/icg/sa/emea-cib-terms>. By continuing to engage us for services you specifically consent to us providing you with the information referred to in Article 3(2) of Commission Delegated Regulation (EU) 2017/565 by means of a website.

This Termsheet has been prepared by individual sales and/or trading personnel of Citigroup or its subsidiaries or affiliates (collectively "Citi") and not by Citi's research department. The provision of information is not based on your individual circumstances and should not be relied upon as an assessment of suitability for you of a particular product or transaction. Even if we possess information as to your objectives in relation to any transaction, series of transactions or trading strategy, this will not be deemed sufficient for any assessment of suitability for you of any transaction series of transactions or trading strategy. All materials, including proposed terms and conditions, are indicative and for discussion purposes only, is strictly confidential, may not be reproduced and is intended for your use only. Save in those jurisdictions where it is impermissible to make such a statement, we hereby inform you that this material should not be considered as a solicitation or offer to sell or purchase any securities. Finalised terms and conditions are subject to further discussion and negotiation. Information contained herein does not constitute investment advice and Citi makes no recommendation as to the suitability of any of the products or transactions mentioned. Any trading or investment decisions you take are in reliance on your own analysis and judgment and/or that of your advisors and not in reliance on us.

Citi, or persons involved in the preparation or issuance of this material, may from time to time, have long or short positions and Citi may make a market in the transactions or securities described herein. Accordingly, Citi may actively trade these transactions or securities for its own account and those of its customers and, at any time, may have long or short position in and buy or sell, the securities, commodities, futures, options, derivatives or other instruments and investments identical with or related to those mentioned herein. Citi may have potential conflicts of interest due to present or future relationships between Citi and any asset underlying the notes, the issuer thereof, the collateral manager, if any, and/or its affiliates, and, if applicable, any reference obligations or reference entities, which will be more fully discussed in any final offering circular of the notes.

Citi is not acting as your advisor, fiduciary or agent. Citi does not provide accounting, tax, financial or legal advice; such matters as well as the suitability of a potential transaction or investment should be discussed with your independent advisors. The investment strategies outlined herein are not suitable for every investor, and no specific recommendations are intended. This Termsheet does not purport to identify all of the risks (direct or indirect) or other material considerations, which may be associated with entering into the proposed transaction. You should consult with your own business, legal, tax and accounting advisors with respect to the proposed transaction and you should refrain from entering into any proposed transaction unless you have fully understood the risks, independently determined that you are able to assume those risks and that the transaction is appropriate for you.

Citi shall have no liability to the user or to third parties, for the quality, accuracy, timeliness, continued availability or completeness of the data or calculations nor for any special, direct, indirect, incidental or consequential loss or damage which may be experienced because of the use of the material in this Termsheet or otherwise arising in connection with this Termsheet, provided that this exclusion of liability shall not exclude or limit any liability under any law or regulation applicable to Citi that may not be excluded or restricted.

This material is provided on the understanding that (a) you have sufficient knowledge and experience to be able to understand the products or transactions referred to in this communication and will seek independent advice where you consider this is necessary in order to ensure that, before dealing in any financial product or entering into any transaction, you have identified and understood fully any risks (direct or indirect) associated with such products or transactions as well as any legal, tax, financial, accounting or other material considerations to help ensure that it is appropriate for a person with your experience, objectives, financial resources or any other relevant consideration. (b) you are not relying on us for advice or recommendations

PLEASE SEE THE DISCLAIMER ACCOMPANYING THIS DOCUMENT

THE TERMS OF THIS TRANSACTION ARE PRIVATE & CONFIDENTIAL UNLESS OTHERWISE AGREED BY ALL PARTIES

C1 - Interne



of any kind, meaning a decision to adopt a strategy, deal in any financial product or enter into any transaction is based upon your own analysis.

The transaction and any securities described herein may be subject to fluctuations of their mark-to-market price or value. Such fluctuations may, depending on the type of product or security and the financial environment, be substantial. In addition the securities described herein may provide for payments linked to or derived from prices or yields of one or more securities or other instruments or foreign currencies, and such provisions may result in negative fluctuations in the value of and the amounts payable with respect to such securities prior to or at redemption. You should consider the implication of such fluctuation with your independent accounting, tax and risk advisors.

This material may contain "forward-looking" information. Such information may include, but not limited to, projections, forecasts or estimates of cashflows, yields or return, scenario analyses and proposed or expected portfolio composition. Any forward-looking information is based upon certain assumptions about future events or conditions and is intended only to illustrate hypothetical results under those assumptions (not all of which are specified herein or can be ascertained at this time). It does not represent actual termination or unwind prices that may be available to you. Actual events or conditions are unlikely to be consistent with, and may differ significantly from, those assumed. Illustrative performance results may be based on mathematical models that calculate those results by using inputs that are based on assumptions about a variety of future conditions and events and not all relevant events or conditions may have been considered in developing such assumptions. Accordingly, actual results may vary and the variations may be substantial. The products or securities identified in any of the illustrative calculations presented herein may therefore not perform as described and actual performance may differ, and may differ substantially, from those illustrated in this material. When evaluating any forward looking information you should understand the assumptions used and, together with your independent advisors, consider whether they are appropriate for your purposes.

This transaction is subject to the risk of loss of the entire principal or notional amount of the transaction and the risk that your counterparty will fail to perform its obligations when due. If this transaction is linked to the credit of one or more entities, the deterioration of the credit of any of these entities may result in the loss of your principal or notional amount.

This material is furnished on the understanding that Citi is not undertaking to manage money or act as a fiduciary with respect to your account. This material provides information and/or alternatives we believe to be appropriate for consideration. The decision whether or not to adopt any strategy or engage in any transaction is not the responsibility of the account trader.

This material is directed exclusively at Citi's market professional and institutional investor customers i.e. eligible counterparties and professional customers as defined by the rules of the Financial Services Authority. It is not intended for retail clients and such persons should not rely on this material. Moreover, any investment or service to which this material may relate, will not be made available by Citi to such retail clients. This information may relate to investments or services of a person outside the United Kingdom or to other matters which are not regulated by the FSA or in respect of which the protections of the FSA for retail clients and/or the UK compensation scheme might not be available, and further details as to where this may be the case are available upon request.

This Termsheet does not include a number of terms and provisions that will be included in any actual transaction. If a transaction is entered into, the terms and provisions will be reflected in documents, which will supersede and replace this summary in its entirety.

Any securities described herein have not been and will not be registered under the United States Securities Act of 1933 (the "Securities Act") or any state securities law, and may not be offered or sold within the United States or to, or for the account or benefit of, any US person, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. The securities described herein will be offered and sold outside the United States in reliance on Regulation S of the Securities Act.

© 2020 Citigroup Global Markets Limited and Citibank N.A. London Branch. Authorised and regulated in the United Kingdom by the Financial Services Authority. All rights reserved. Citi and Citi and Arc Design are trademarks and service marks of Citigroup Inc. or its affiliates and are used and registered throughout the world.

PLEASE SEE THE DISCLAIMER ACCOMPANYING THIS DOCUMENT

THE TERMS OF THIS TRANSACTION ARE PRIVATE & CONFIDENTIAL UNLESS OTHERWISE AGREED BY ALL PARTIES

C1 - interne