

**PRIIPs REGULATION – PROHIBITION OF SALES TO EEA RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area ("**EEA**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU ("**MiFID II**"), (ii) a customer within the meaning of Directive (EU) 2016/97, as amended, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II, or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129, as amended (the "**Prospectus Regulation**"). Consequently, no key information document required by Regulation (EU) No 1286/2014 (the "**PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

**UK PRIIPs REGULATION – PROHIBITION OF SALES TO UK RETAIL INVESTORS** – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (the "**UK**"). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 ("**EUWA**"); (ii) a customer within the meaning of the provisions of the [Financial Services and Markets Act 2000, as amended (the "**FSMA**")/FSMA] and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of UK domestic law by virtue of the EUWA; or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of UK domestic law by virtue of the EUWA. Consequently no key information document required by Regulation (EU) No 1286/2014 as it forms part of UK domestic law by virtue of the EUWA (the "**UK PRIIPs Regulation**") for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation.

**MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ECPS ONLY TARGET MARKET** – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes, taking into account the five categories referred to in item 18 of the Guidelines published by ESMA on 5 February 2018, has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a "**distributor**") should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

**Final Terms dated 25 January 2022**

**LA BANQUE POSTALE HOME LOAN SFH (the “Issuer”)**

**Legal entity identifier (“LEI”): 969500D5PFMTWUYSUF61**

Issue of €1,000,000,000 0.64 per cent. Notes due 27 January 2042  
extendible as Floating Rate Notes from 27 January 2042 up to 27 January 2043  
(the “Notes”)  
under the €30,000,000,000 Euro Medium Term Note Programme  
for the issue of obligations de financement de l'habitat

Issue Price: **100** per cent.

**LA BANQUE POSTALE**

## PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the "**Conditions**") set forth in the base prospectus dated 18 May 2021 which received approval No. 21-159 from the *Autorité des marchés financiers* (the "**AMF**") on 18 May 2021 and the supplement dated 22 October 2021 which received approval No. 21-454 from the AMF on 22 October 2021 (together, the "**Base Prospectus**") which together constitute a base prospectus for the purposes of the Prospectus Regulation.

This document constitutes the final terms (the "**Final Terms**") of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Base Prospectus as so supplemented in order to obtain all the relevant information. The Base Prospectus, the supplement to the Base Prospectus and these Final Terms are available for viewing on the websites of (a) the AMF ([www.amf-france.org](http://www.amf-france.org)) and (b) La Banque Postale Home Loan SFH ([www.labanquepostale.com](http://www.labanquepostale.com)).

The expression "**Prospectus Regulation**" means Regulation (EU) 2017/1129, as amended.

<b>1. Issuer:</b>	<b>LA BANQUE POSTALE HOME LOAN SFH</b>
<b>2. (i) Series Number:</b>	43
<b>(ii) Tranche Number:</b>	1
<b>(iii) Date on which the Notes will be assimilated (<i>assimilables</i>) and form a single Series:</b>	Not Applicable
<b>3. Specified Currency:</b>	Euro (€)
<b>4. Aggregate Nominal Amount of Notes:</b>	€1,000,000,000
<b>(i) Series:</b>	€1,000,000,000
<b>(ii) Tranche:</b>	€1,000,000,000
<b>5. Issue Price:</b>	100 per cent. of the Aggregate Nominal Amount
<b>6. Specified Denomination(s):</b>	€100,000
<b>7. (i) Issue Date:</b>	27 January 2022
<b>(ii) Interest Commencement Date:</b>	Issue Date in respect of the Fixed Rate Notes provisions of paragraph 15 below and in the case the Maturity Date is extended to the Extended Maturity Date, the Maturity Date in respect of the Floating Rate Notes provisions of paragraph 16 below
<b>8. Maturity Date:</b>	27 January 2042
<b>9. Extended Maturity Date:</b>	Specified Interest Payment Date falling on, or nearest to 27 January 2043
<b>10. Interest Basis:</b>	Fixed/Floating Rate ( <i>further particulars specified below</i> )
<b>11. Redemption:</b>	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Final Maturity Date or the Extended Final Maturity Date, as the case may be at 100 per cent.
<b>12. Change of Interest Basis:</b>	Applicable – Fixed/Floating Rate as described in item 7(ii)

- 13. Call Option:** Applicable  
(further particulars specified below)
- 14. Date of corporate authorisations for issuance of Notes obtained:** Decision of Patrick Peaucelle, *Directeur Général* of the Issuer, dated 18 January 2022

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

- 15. Fixed Rate Notes Provisions:** Applicable to the Interest Periods preceding the Switch Date
- (i) Rate(s) of Interest: 0.64 per cent. per annum payable annually in arrears on each Interest Payment Date
- (ii) Interest Payment Date(s): 27 January in each year up to and including the Maturity Date and commencing on 27 January 2023
- (iii) Fixed Coupon Amount(s): €640 per €100,000 in Specified Denomination
- (iv) Broken Amount(s): Not Applicable
- (v) Day Count Fraction: Actual/Actual-ICMA
- (vi) Interest Determination Dates: 27 January in each year
- 16. Floating Rate Notes Provisions:** Applicable to the Interest Periods following the Switch Date
- The period from and including the Maturity Date to but excluding the first Specified Interest Payment Date and each successive period from and including a Specified Interest Payment Date to but excluding the next succeeding Specified Interest Payment Date, up to and excluding the Extended Maturity Date or, if earlier, the Specified Interest Payment Date on which the Notes are redeemed in full, all such dates being subject to adjustment in accordance with the Business Day Convention set out in (v) below.
- (i) Interest Period(s):
- (ii) Specified Interest Payment Dates: 27 February 2042, 27 March 2042, 27 April 2042, 27 May 2042, 27 June 2042, 27 July 2042, 27 August 2042, 27 September 2042, 27 October 2042, 27 November 2042, 27 December 2042 and 27 January 2043, all such dates being subject to adjustment in accordance with the Business Day Convention set out (v) below
- (iii) First Specified Interest Payment Date: Specified Interest Payment Date falling on, or nearest to, 27 February 2042
- (iv) Interest Period Date: Specified Interest Payment Date
- (v) Business Day Convention: Modified Following Business Day Convention
- (vi) Business Centre(s) (Condition 5(a)): Not Applicable
- (vii) Manner in which the Rate(s) of Interest is/are to be determined: Screen Rate Determination
- (viii) Party responsible for calculating the Rate(s) of Interest and/or Interest Not Applicable

Amount(s) (if not the Calculation Agent):	
(ix) FBF Determination:	Not Applicable
(x) ISDA Determination:	Not Applicable
(xi) Screen Rate Determination:	Applicable
Relevant Rate:	EURIBOR 1 month
Relevant Time:	11:00 a.m. Brussels time
Interest Determination Date(s):	Two (2) TARGET2 Business Days prior the first day in each Interest Period
Reference Banks (if applicable):	Not Applicable
Relevant Screen Page:	Reuters Screen EURIBOR01 Page
(xii) Margin(s):	Plus 0.04 per cent. per annum
(xiii) Minimum Rate of Interest:	0 per cent. per annum
(xiv) Maximum Rate of Interest:	Not Applicable
(xv) Day Count Fraction:	Actual/360
<b>17. Fixed/Floating Rate Note, Fixed/Fixed Rate Note, Floating/Floating Rate Note Provisions:</b>	Applicable
(i) Issuer Change of Interest Basis:	Not Applicable
(ii) Automatic Change of Interest Basis:	Applicable
(iii) Rate of Interest applicable to the Interest Periods preceding the Switch Date (excluded) :	Determined in accordance with Condition 5(b), as though the Note was a Fixed Rate Note with further variables set out in item 15 of these Final Terms.
(iv) Rate of Interest applicable to the Interest Periods following the Switch Date (included) :	Determined in accordance with Condition 5(c), as though the Note was a Floating Rate Note with further variables set out in item 16 of these Final Terms.
(v) Switch Date:	Maturity Date
(vi) Minimum notice period required for notice from the Issuer:	Not Applicable
<b>PROVISIONS RELATING TO REDEMPTION</b>	
<b>18. Call Option:</b>	Applicable
(i) Optional Redemption Date(s):	Any day which is a TARGET 2 and a Paris Business Day from but excluding the Issue Date up to but excluding the Extended Maturity Date
(ii) Components of the formula of the Optional Redemption Amount(s) of each Note:	Optional Redemption Amount: €100,000 per Note of

	€100,000	Specified	Denomination
	Y = 100 per cent		
(iii) If redeemable in part:			
(a) Minimum Redemption Amount:	Not Applicable		
(b) Maximum Redemption Amount:	Not Applicable		
(iv) Notice period (if other than as set out in the Conditions):	Not Applicable		
<b>19. Final Redemption Amount of each Note:</b>	€100,000 per Note	of €100,000	Specified Denomination
<b>20. Early Redemption Amount:</b>			
Early Redemption Amount(s) of each Note payable on redemption for illegality (Condition 6(g)):	Condition 6(g) applies		
<b>GENERAL PROVISIONS APPLICABLE TO THE NOTES</b>			
<b>21. Form of Notes:</b>	Dematerialised Notes		
(i) Form of Dematerialised Notes:	Bearer form ( <i>au porteur</i> )		
(ii) Registration Agent:	Not Applicable		
(iii) Temporary Global Certificate:	Not Applicable		
<b>22. Financial Centre(s) relating to payment dates for the purposes of Condition 7(g):</b>	Not Applicable		
<b>23. Payment on non-Business Days:</b>	Modified Following		
<b>24. Talons for future Coupons to be attached to Definitive Materialised Notes (and dates on which such Talons mature):</b>	Not Applicable		
<b>25. Redenomination and provisions:</b>	Not Applicable		
<b>26. Consolidation provisions:</b>	Not Applicable		
<b>27. Masse (Condition 10):</b>			
(i) Representative:	No Representative has been appointed in relation to the Notes as at the Issue Date		
(i) Alternate Representative:	Not Applicable		
(ii) Remuneration of the Representative:	Not Applicable		
(iii) Sole Noteholder:	As long as the Notes are held by a sole Noteholder, and unless a Representative has been appointed in relation to such Series, such Noteholder will exercise all the powers, rights and obligations entrusted to the <i>Masse</i> by the provisions of the French Commercial Code, as supplemented by the Conditions. The Issuer shall hold a register of the decisions it will have taken in this capacity and shall make it available, upon request, to any subsequent holder of all or part of the Notes of such Series. A Representative shall be appointed when		

the Notes of a Series are held by more than one  
Noteholder

(iv) Issue outside France:

Not Applicable

#### **GENERAL**

**28.** The aggregate principal amount of Notes  
issued has been translated into Euro at the rate  
of [●] per cent. producing a sum of:

Not Applicable

#### **PURPOSE OF FINAL TERMS**

These Final Terms comprise the final terms required for issue and admission to trading on Euronext Paris of the Notes described herein pursuant to the Euro 30,000,000,000 Euro Medium Term Note Programme of La Banque Postale Home Loan SFH.

#### **RESPONSIBILITY**

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of La Banque Postale Home Loan SFH:

By:

Duly authorised



**Dominique Heckel**  
Directeur Général Délégué

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

- (i) Listing(s): Euronext Paris
- (ii) (a) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris with effect from 27 January 2022.
- (b) Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Notes to be admitted to trading are already admitted to trading: Not Applicable
- (iii) Estimate of total expenses related to admission to trading: € 14 800

### 2. RATINGS

- Ratings: The Notes are expected to be rated :
- S&P Global Ratings Europe Limited: AAA
- S&P Global Ratings Europe Limited is established in the European Union and is registered under European Regulation 1060/2009/EC of 16 September 2009 on credit rating agencies, as amended (the "**CRA Regulation**") and is included in the list of registered credit rating agencies published by the European Securities and Markets Authority on its website ([www.esma.europa.eu/page/List-registered-and-certified-CRAs](http://www.esma.europa.eu/page/List-registered-and-certified-CRAs)) in accordance with the CRA Regulation.

### 3. SPECIFIC CONTROLLER

The specific controller (*contrôleur spécifique*) shall deliver to the Issuer (i) for each quarter a certificate relating to the borrowing Programme for the relevant quarter and, (ii) in case of issue of Notes equals or exceeds Euro 500,000,000 or its equivalent in any other currency, a certificate relating to such an issue.

### 4. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers in connection with the Issue of the Notes, so far as the Issuer is aware, no person involved in the issue of the Notes has a material interest to the Issue. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 5. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

- (a) Reasons for the offer: See "Use of Proceeds" wording in Base Prospectus
- (b) Estimated net proceeds: €1,000,000,000



## 6. YIELD – FIXED RATE NOTES ONLY

Indication of yield: 0.64%  
Calculated on the basis of the Issue Price at the Issue date. It is not an indication of future yield

## 7. FLOATING RATE NOTES ONLY – PERFORMANCE OF RATES

(i) Performance of rates: Details of performance of EURIBOR rates can be obtained free of charge from Banque de France

(i) Benchmarks: Amounts payable under the Notes will be calculated by reference to EURIBOR which is provided by EMMI. As at the date hereof, EMMI appears on the register of administrators and benchmarks established and maintained by the European Securities and Markets Authority pursuant to Article 36 of Regulation (EU) 2016/2011 dated 8 June 2016 (the "**Benchmark Regulation**"). As far as the Issuer is aware, the transitional provisions in Article 51 of the Benchmark Regulation apply, such that EMMI is not currently required to obtain authorisation or registration (or, if located outside the European Union and the United Kingdom, recognition, endorsement or equivalence).

## 8. OPERATIONAL INFORMATION

ISIN: FR0014007XI4

Common Code: 243693969

Depositories:

(i) Euroclear France to act as Central Depository: Yes

(ii) Common Depository for Euroclear SA/NV and Clearstream Banking, S.A.: No

Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, S.A. and the relevant identification number(s): Not Applicable

Delivery: Delivery against payment

Name and address of Paying Agents: BNP Paribas Securities Services  
(affiliated with Euroclear France under number 29106)  
Les Grands Moulin de Pantin  
9, rue du Débarcadère  
93500 Pantin  
France

Names and addresses of additional Paying Agent(s) (if any): Not Applicable

## 9. DISTRIBUTION

**Method of distribution:** Non-Syndicated

(i) If syndicated, names of Managers: Not Applicable

(ii) Stabilising Manager(s) (if any): Not Applicable

(iii) If non-syndicated, name of Dealer: LA BANQUE POSTALE

**U.S. selling restrictions:**

Regulation S Compliance/Category 1  
TEFRA Not Applicable

**Prohibition of Sales to EEA Retail Investors:** Applicable

**Prohibition of Sales to UK Retail Investors:** Applicable