

LA BANQUE POSTALE HOME LOAN SFH

*duly licensed French specialised credit institution (établissement de crédit spécialisé)
€10,000,000,000 Euro Medium Term Note Programme for the issue of
obligations de financement de l'habitat*

This supplement (the "**Supplement**") is prepared in connection with the base prospectus dated 29 July 2016 (the "**Base Prospectus**") prepared in relation to the Euro Medium Term Note Programme (the "**Programme**"), under which La Banque Postale Home Loan SFH (the "**Issuer**"), subject to compliance with all relevant laws, regulations and directives, may from time to time issue *obligations de financement de l'habitat* within the meaning of article L. 513-30, I of the *Code monétaire et financier* (the "**French Monetary and Financial Code**"), benefiting from the statutory *privilège* (priority right of payment) created by article L. 513-11 of the French Monetary and Financial Code (the "**Privilège**"), as more fully described in the Base Prospectus (the "**Notes**").

The *Autorité des marchés financiers* (the "**AMF**") has granted visa n°16- 369 on 29 July 2016 to the Base Prospectus.

The Issuer has prepared this Supplement to its Base Prospectus, pursuant to Article 16.1 of the Prospectus Directive and Article 212-25 of the *Règlement Général* of the AMF for the following purposes:

- updating the section "Summary of the Programme" of the Base Prospectus related to the "Selected historical key financial information" (B.12);
- updating the section "Résumé en français du Programme (French Summary of the Programme)" of the Base Prospectus related to the "Informations financières sélectionnées" (B.12);
- incorporating by reference in the Base Prospectus the interim financial report of the Issuer as at 30 June 2016 in the French language and the auditors' report thereon;
- updating the section "General Information" of the Base Prospectus related to "Significant change in the Issuer's financial or trading position".

Terms defined in the Base Prospectus have the same meanings when used in this Supplement. Application has been made to the AMF for the approval of this Supplement in its capacity as competent authority in France pursuant to article L. 621-8 of the French Monetary and Financial Code which implemented the Directive 2003/71/EC of the European Parliament and of the Council of 4 November 2003 in France, as amended by Directive 2011/73/EU of 24 November 2010 (the "**Prospectus Directive**").

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Base Prospectus by this 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 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, and provided that the conditions of Article 212-25 I of the *Règlement Général* of the AMF are fulfilled, investors who have already agreed to purchase or subscribe for the Notes to be issued under the Programme before this Supplement is published, have the right, according to Article 212-25 II of the *Règlement Général* of the AMF, to withdraw their acceptances within a time limit of minimum two working days after publication of this Supplement. This right to withdraw shall expire by close of business on 26 december 2016.

ARRANGER

NATIXIS

PERMANENT DEALERS

LA BANQUE POSTALE

NATIXIS

PREAMBLE

The Base Prospectus, as supplemented, constitutes a base prospectus for the purposes of article 5.4 of the Prospectus Directive and contains all relevant information concerning the Issuer which is necessary to enable investors to make an informed assessment of the assets and liabilities, financial position, profit and losses and prospects of the Issuer, as well as the base terms and conditions of the Notes to be issued under the Programme. The terms and conditions applicable to each Tranche (as defined in the section entitled "Summary of the Programme" of the Base Prospectus, as supplemented) not contained in the Base Prospectus (including, without limitation, the aggregate nominal amount, issue price, redemption price thereof, and interest, if any, payable thereunder) will be determined by the Issuer and the relevant Dealer(s) at the time of the issue on the basis of the then prevailing market conditions and will be set out in the relevant Final Terms.

The Base Prospectus, as supplemented, should be read and construed in conjunction with any supplement that may be published from time to time and with all documents incorporated by reference (see section entitled "Documents incorporated by reference") and, in relation to any Tranche of Notes, should be read and construed in conjunction with the relevant Final Terms.

The Base Prospectus, as supplemented, may only be used for the purposes for which it has been published.

No person is, or has been, authorised to give any information or to make any representation, other than those contained or incorporated by reference in the Base Prospectus, as supplemented, in connection with the issue or sale of the Notes and, if given or made, such information or representation must not be relied upon as having been authorised by the Issuer, the Arranger or any of the Dealers (as defined in the section entitled "Summary of the Programme" of the Base Prospectus).

The distribution of the Base Prospectus, as supplemented, and the offering or sale of Notes in certain jurisdictions may be restricted by law. The Issuer, the Arranger and the Dealer(s) do not represent that the Base Prospectus, as supplemented, may be lawfully distributed, or that any Notes may be lawfully offered, in compliance with any applicable registration or other requirements in any such jurisdiction, or pursuant to an exemption available thereunder, or assume any responsibility for facilitating any such a distribution or offering. In particular, no action has been taken by the Issuer, the Arranger or the Dealer(s) which is intended to permit a public offering of any Notes or distribution of the Base Prospectus, as supplemented, in any jurisdiction where action for that purpose is required. Accordingly, no Notes may be offered or sold, directly or indirectly, and neither the Base Prospectus nor any offering material may be distributed or published in any jurisdiction, except under circumstances that will result in compliance with any applicable laws and regulations. Persons into whose possession the Base Prospectus or any Notes may come must inform themselves of, and observe, any such restrictions on the distribution of the Base Prospectus and on the offering and sale of Notes. In particular, there are restrictions on the distribution of the Base Prospectus and on the offer or sale of the Notes in the United States of America, the European Economic Area (including the Federal Republic of Germany, France, Italy, Spain, the Netherlands, Switzerland and the United Kingdom) and Japan.

The Notes have not been and will not be registered under the US Securities Act of 1933, as amended (the "Securities Act") or with any securities regulatory authority of any state or

other jurisdiction of the United States. The Notes may include Materialised Notes in bearer form that are subject to US tax law requirements. Subject to certain exceptions, the Notes may not be offered, sold or (in the case of Materialised Notes), delivered within the United States or to, or for the account or benefit of, United States persons. The Notes are being offered and sold outside the United States of America to non-U.S. persons in reliance on Regulation S under the Securities Act (“Regulation S”).

For a description of these and certain other restrictions on offers, sales and transfers of the Notes and on the distribution of the Base Prospectus, as supplemented, see the section entitled “Subscription and Sale” of the Base Prospectus.

This Supplement does not constitute an offer of, or an invitation by or on behalf of the Issuer, the Arranger or the Dealer(s) to subscribe for, or purchase, any of the Notes below.

The Arranger and the Dealer(s) have not separately verified the information contained or incorporated by reference in this Supplement. Neither the Arranger nor any of the Dealers makes any representation, express or implied, or accepts any responsibility, with respect to the accuracy or completeness of any of the information contained or incorporated by reference in this Supplement. Neither this Supplement, the Base Prospectus nor any other information supplied in connection with the Programme (including any information incorporated by reference therein) is intended to provide the basis of any credit or other evaluation and should not be considered as a recommendation by any of the Issuer, the Arranger or the Dealer(s) that any recipient of this Supplement, the Base Prospectus or other information supplied in connection with the Programme (including any information incorporated by reference therein) should purchase the Notes. Each prospective investor in the Notes should determine for itself the relevance of the information contained in this Supplement and its purchase of the Notes should be based upon such investigation as it deems necessary. Neither the Arranger nor any of the Dealers undertakes to review the financial condition or affairs of the Issuer during the life of the arrangements contemplated by this Supplement, nor to advise any investor or potential investor in the Notes of any information that may come to the attention of any of the Dealers or the Arranger.

In connection with the issue of any Tranche, the Dealer or Dealers (if any) named as the stabilising manager(s) (the Stabilising Manager(s)) (or persons acting on behalf of any Stabilising Manager(s)) in the applicable Final Terms may over-allot the Notes or effect transactions with a view to supporting the market price of the Notes at a level higher than that which might otherwise prevail. However, there is no assurance that the Stabilising Manager(s) (or persons acting on behalf of a “Stabilising Manager(s)”) will undertake any stabilisation action. Any stabilisation action may begin on or after the date on which adequate public disclosure of the final terms of the offer of the relevant Tranche is made and, if begun, may be ended at any time, but it must end no later than the earlier of thirty (30) days after the issue date of the relevant Tranche and sixty (60) days after the date of the allotment of the relevant Tranche. Any stabilisation action or over-allotment shall be conducted in accordance with all applicable laws and rules.

None of the Dealers or the Issuer makes any representation to any prospective investor in the Notes regarding the legality of its investment under any applicable laws. Any prospective investor in the Notes should be able to bear the economic risk of an investment in the Notes for an indefinite period of time.

In this Supplement, unless otherwise specified or the context otherwise requires, references to “€”, “Euro”, “euro” or “EUR” are to the lawful currency of the member states

of the European Union that have adopted the single currency in accordance with the Treaty establishing the European Community, as amended from time to time, references to “£”, “pounds sterling” and “Sterling” are to the lawful currency of the United Kingdom, references to “\$”, “USD” and “US Dollar” are to the lawful currency of the United States of America, references to “¥”, “JPY” and “Yen” are to the lawful currency of Japan and references to “CHF” and “Swiss Francs” are to the lawful currency of Switzerland.

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PERSON RESPONSIBLE FOR THE BASE PROSPECTUS

In the name of the Issuer

After having taken all reasonable measures in this regard, I hereby certify that the information contained or incorporated by reference in this Supplement is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its import.

Paris, 22 december 2016

LA BANQUE POSTALE HOME LOAN SFH

115, rue de Sèvres
75275 Paris Cedex 06
France

Duly represented by Stéphane Magnan
in its capacity as Chief Executive Officer of the Issuer



In accordance with articles L. 412-1 and L. 621-8 of the French *Code monétaire et financier* and with the General Regulations (*Règlement général*) of the *Autorité des marchés financiers* ("AMF"), in particular articles 212-31 to 212-33, the AMF has granted to this Supplement the visa n° 16-602 on 22 december 2016. This Supplement was prepared by the issuer and its signatories assume responsibility for it.

In accordance with article L.621-8-1-I of the French *Code monétaire et financier*, the visa was granted following an examination by the AMF of "whether the document is exhaustive and comprehensible, and whether the information it contains is consistent". It does not imply that the AMF has approved the appropriateness of the transaction or authenticated the accounting and financial information presented herein.

Pursuant to Article 212-32 of the General Regulations (*Règlement général*) of the AMF, this document may only be used for the purposes of a financial transaction if completed by Final Terms.

DOCUMENTS INCORPORATED BY REFERENCE

Section “Documents Incorporated by Reference” on page 69 of the Base Prospectus shall be entirely deleted and replaced by the following:

This Base Prospectus shall be read and construed in conjunction with the following documents which have been previously or simultaneously published and filed with the AMF and which are incorporated in, and shall be deemed to form part of, this Base Prospectus:

- the annual financial statements of the Issuer as at, and for the year ended, 31 December 2014 in the French language and prepared in accordance with French GAAP (together the **“2014 Annual Financial Report”**);
- the annual financial report of the Issuer for the year ended 31 December 2015 in the French language and prepared in accordance with French GAAP (together the **“2015 Annual Financial Report”**);
- the semi-annual financial report of the Issuer as at 30 June 2016 in the French language and prepared in accordance with French generally accepted accounting principles and the auditors’ report thereon (together the **“2016 Semi-Annual Financial Statements”**);
- the terms and conditions of the Notes contained (i) in the base prospectus of La Banque Postale Home Loan SFH dated 2 August 2013 from page 49 to page 73 (the **“2013 EMTN Conditions”**), (ii) in the base prospectus of La Banque Postale Home Loan SFH dated 10 June 2014 from page 92 to page 116 (the **“2014 EMTN Conditions”**), (iii) in the base prospectus of La Banque Postale Home Loan SFH dated 2 April 2015 from page 93 to page 118 (the **“2015 EMTN Conditions”**), and (iv) in the base prospectus of La Banque Postale Home Loan SFH dated 29 July 2016 from page 95 to page 121 (the **“2016 EMTN Conditions”** and together with the **2015 EMTN Conditions**, the **2014 EMTN Conditions** and the **2013 EMTN Conditions**, the **“EMTN Previous Conditions”**); and

Any document incorporated by reference in this Base Prospectus may be obtained, without charge and upon request, at the principal office of the Issuer and the Paying Agent(s) as set out at the end of this Base Prospectus during normal business hours for so long as any of the Notes are outstanding. Such document will be published on the websites of (a) the AMF (www.amf-france.org) and (b) La Banque Postale (www.labanquepostale.com).

The information incorporated by reference in this Base Prospectus shall be read in connection with the cross reference list below. Any information not listed in the cross reference list but included in the document incorporated by reference is given for information purposes only and is not required by the relevant schedules of the Commission Regulation No 809/2004 of 29 April 2004, as amended.

CROSS-REFERENCE LIST

Section "Cross-Reference List" on page 70 of the Base Prospectus shall be entirely deleted and replaced by the following:

INFORMATION INCORPORATED BY REFERENCE (Annex XI of the European Regulation 809/2004/EC)	REFERENCE
11.FINANCIAL INFORMATION CONCERNING LA BANQUE POSTALE HOME LOAN SFH'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES	
2014 Annual Financial Statements	
11.1 Balance sheet	Page 2
11.1 Off balance sheet statement	Page 3
11.1 Profit and Loss Account	Page 4
11.1 Cash Flow Statement	Page 6
11.1 Accounting policies and explanatory notes	Page 7 to 23
11.3 Statutory Auditor's Report	Pages 25 to 27
2015 Annual Financial Report	
11.1 Management report	Page 3 to 17
11.1 Balance sheet	Page 21
11.1 Off balance sheet statement	Page 22
11.1 Profit and Loss Account	Page 23
11.1 Cash Flow Statement	Pages 25
11.1 Accounting policies and explanatory notes	Pages 26 to 42
11.3 Statutory Auditor's Report	Pages 43 and 44
2016 Semi-Annual Financial Report	
11.1 Balance sheet	Page 5-6
11.1 Profit and Loss Account	Page 7 to 9
11.1 Accounting policies and explanatory notes	Page 10 to 27
11.3 Statutory Auditors' Report	Page 29-30

The EMTN Previous Conditions are incorporated by reference in this Base Prospectus for the purpose only of further issues of Notes to be assimilated (*assimilées*) and form a single series with Notes already issued with the relevant Previous Conditions.

EMTN Previous Conditions	
2013 EMTN Conditions	Pages 49 to 73
2014 EMTN Conditions	Pages 92 to 116
2015 EMTN Conditions	Pages 93 to 118

SUMMARY OF THE PROGRAMME

The item B.12 "Selected historical key financial information" on page 11 et seq. of the Base Prospectus is updated and completed with the following information:

B.12	Selected historical key financial information	<p>The tables below set out summary information extracted from the free English translation of the Issuer's audited statement of financial position as at 30 June 2015, 31 December 2015 (French GAAP presentation) and 30 June 2016:</p> <p>Balance sheet</p> <table border="1"> <thead> <tr> <th style="text-align: left;">(€ '000s)</th> <th style="text-align: right;">30/06/2016</th> <th style="text-align: right;">31/12/2015</th> </tr> </thead> <tbody> <tr> <td colspan="3" style="text-align: center;"><u>ASSETS</u></td> </tr> <tr> <td colspan="3">CASH AND INTER-BANK TRANSACTIONS</td> </tr> <tr> <td>- Cash and central banks</td> <td style="text-align: right;">7</td> <td style="text-align: right;">69</td> </tr> <tr> <td>- Government paper and similar securities</td> <td style="text-align: right;">80 483</td> <td style="text-align: right;">93 728</td> </tr> <tr> <td>- Receivables from credit institutions and similar</td> <td style="text-align: right;">3 717 639</td> <td style="text-align: right;">3 187 233</td> </tr> <tr> <td colspan="3">RECEIVABLES - 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Parent company off balance sheet statement

(€ '000s)	30/06/2016	31/12/2015
Financing and guarantee commitments and commitments on securities given		
Financing commitments		
to credit institutions		
to customers		
Guarantees		
to credit institutions		
to customer		
Commitments on securities		
deliverable securities		
Financing and guarantee commitments and commitments on securities received		
Financing commitments		
from credit institutions		
from customers		
Guarantees		
from credit institutions		
from customers		
Commitments on securities		
securities receivable		
Other commitments given and received		
Other commitments given		
Other commitments received	6 508 599	5 691 764

Profit and loss

(€ '000s)	30/06/2016	30/06/2015	31/12/2015
INTEREST AND SIMILAR INCOME			
- Cash and inter-bank transactions	29 207	25 042	52 220
- Receivables - customer transactions			
- Bonds and other fixed-income securities	626	643	1 286
- Other interest and similar income			
INTEREST AND SIMILAR EXPENSES			
- Cash and inter-bank transactions			
- Receivables - customer transactions			
- Bonds and other fixed-income securities	(27 954)	(23 928)	(49 912)
- Other interest and similar expenses			
INCOME FROM VARIABLE-INCOME SECURITIES			
COMMISSIONS (INCOME)			
COMMISSIONS (EXPENSES)	(5)	(6)	(10)
GAINS OR LOSSES ON TRADING SECURITIES TRANSACTIONS			
GAINS OR LOSSES ON INVESTMENT SECURITIES TRANSACTIONS			
OTHER BANK OPERATING INCOME	7	9	23
OTHER BANKING OPERATING EXPENSES	(36)	(26)	(68)
NET BANKING INCOME	1 845	1 734	3 539
GENERAL OPERATING EXPENSES			
- Employee benefits expenses			
- Other general operating expenses	(922)	(536)	(1 051)
- Re-invoicing			
DEPRECIATION, AMORTISATION AND IMPAIRMENT CHARGES ON TANGIBLE AND NON TANGIBLE NON-CURRENT ASSETS			
GROSS OPERATING INCOME	923	1 198	2 488
COST OF RISK			
OPERATING INCOME	923	1 198	2 488
GAINS OR LOSSES ON DISPOSALS			
PRE-TAX INCOME	923	1 198	2 488
NON-RECURRING ITEMS			
INCOME TAX	(403)	(400)	(858)
NET ALLOCATION TO GBRF AND REGULATED PROVISIONS			
PARENT COMPANY NET INCOME	520	798	1 630
PARENT COMPANY NET EARNINGS PER SHARE (in K€)	0,0002	0,00004	0,00008

There has been no material adverse change in the prospects of the Issuer since the date of its last published audited financial statements on 31 december 2015.

There has been no significant change in the financial or trading position of the Issuer since the end of the last financial period for which audited financial information has been published on 30 june 2016.

Cash flow statement

(€ '000s)	30/06/16	31/12/15
Pre-tax income	923	2 488
+/- Net depreciation and amortisation of tangible and intangible non-current assets		
+/- Net provisions and impairment charges		
+/- Net losses or gains on investment activities		
+/- Net losses or gains on financing activities		
+/- Other movements	(384)	(661)
= Total non-cash items included in net pre-tax income and other adjustments	(384)	(661)
+/- Cash flows relating to transactions with credit institutions	(513 788)	(817 663)
+/- Cash flows relating to customer transactions		
+/- Cash flows relating to other transactions that have an impact on financial assets or liabilities	526 689	837 690
+/- Cash flows relating to other transactions that have an impact on non-financial assets or liabilities	304	(336)
- Taxes paid	(617)	(1 241)
= Net increase/decrease in assets and liabilities from operating activities	12 588	18 450
TOTAL NET CASH GENERATED BY OPERATING ACTIVITIES (A)	13 127	20 277
+/- Flows linked to financial assets and investments		(4)
+/- Flows linked to investment properties		
+/- Flows linked to tangible and intangible non-current assets		
TOTAL NET CASH GENERATED BY INVESTMENT ACTIVITIES (B)	-	(4)
+/- Cash flows from or to shareholders		
+/- Other net cash flows from financing activities		
TOTAL NET CASH GENERATED BY FINANCING ACTIVITIES (C)	-	-
IMPACT OF CHANGES IN EXCHANGE RATES ON CASH AND CASH EQUIVALENTS (D)	-	-
Net increase (decrease) in cash and cash equivalents (A+B+C+D)	13 127	20 273
Net cash flows generated by operating activities (A)	13 127	20 277
Net cash flows generated by investment activities (B)		(4)
Net cash flows generated by financing activities (C)		
Impact of changes in exchange rates on cash and cash equivalents (D)		
Opening cash and cash equivalents	20 007	(266)
Cash and central banks (assets and liabilities)	20 069	7
Current accounts (assets and liabilities) and overnight loans with credit institutions	(62)	(273)
Closing cash and cash equivalents	33 134	20 007
Cash and central banks (assets and liabilities)	33 127	20 069
Current accounts (assets and liabilities) and overnight loans with credit institutions	7	(62)
CHANGE IN NET CASH	13 127	20 273

RESUME DU PROGRAMME EN FRANCAIS (FRENCH SUMMARY OF THE PROGRAMME)

The item B.12 "Informations financières sélectionnées" on page 31 et seq. of the Base Prospectus is updated and completed with the following information:

B.12	Informations financières sélectionnées	<p>Les tableaux ci-dessous présentent un résumé des informations extraites du bilan audité de l'Émetteur au 30 juin 2015, au 31 décembre 2015 (présentation aux normes françaises) et au 30 juin 2016:</p> <p>Bilan social</p> <p>en K€</p> <table border="1"> <thead> <tr> <th></th> <th>30/06/2016</th> <th>31/12/2015</th> </tr> </thead> <tbody> <tr> <td colspan="3">ACTIF</td> </tr> <tr> <td>OPERATIONS INTERBANCAIRES ET ASSIMILEES</td> <td></td> <td></td> </tr> <tr> <td>- Caisse, banques centrales</td> <td>7</td> <td>69</td> </tr> <tr> <td>- Effets publics et valeurs assimilées</td> <td>80 483</td> <td>93 728</td> </tr> <tr> <td>- Créances sur les établissements de crédit</td> <td>3 717 639</td> <td>3 187 233</td> </tr> <tr> <td>OPERATIONS AVEC LA CLIENTELE</td> <td></td> <td></td> </tr> <tr> <td>- Comptes ordinaires débiteurs</td> <td></td> <td></td> </tr> <tr> <td>- Créances commerciales</td> <td></td> <td></td> </tr> <tr> <td>- Autres concours à 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Hors Bilan social

en K€

	30/06/2016	31/12/2015
ENGAGEMENTS DE FINANCEMENT, DE GARANTIE ET ENGAGEMENTS DONNES SUR TITRES		
Engagements de financement en faveur d'établissements de crédit en faveur de la clientèle		
Engagements de garantie en faveur d'établissements de crédit en faveur de la clientèle		
Engagements sur titres titres à livrer		
ENGAGEMENTS DE FINANCEMENT, DE GARANTIE ET ENGAGEMENTS RECUS SUR TITRES		
Engagements de financement reçus d'établissements de crédit reçus de la clientèle		
Engagements de garantie reçus d'établissements de crédit reçus de la clientèle		
Engagements sur titres titres à recevoir		
AUTRES ENGAGEMENTS DONNES ET RECUS		
Autres engagements donnés		
Autres engagements reçus	6 508 599	5 691 764

Résultat social

en K€	30/06/2016	30/06/2015	31/12/2015
INTERETS ET PRODUITS ASSIMILES :			
- Opérations de trésorerie et interbancaires	29 207	25 042	52 220
- Opérations avec la clientèle			
- Obligations et autres titres à revenu fixe	626	643	1 286
- Autres intérêts et produits assimilés			
INTERETS ET CHARGES ASSIMILEES :			
- Opérations de trésorerie et interbancaires			
- Opérations avec la clientèle			
- Obligations et autres titres à revenu fixe	-27 954	-23 928	-49 912
- Autres intérêts et charges assimilées			
REVENU DES TITRES A REVENU VARIABLE			
COMMISSIONS (PRODUITS)			
COMMISSIONS (CHARGES)	-5	-6	-10
GAINS OU PERTES SUR OPERATIONS DES PORTEFEUILLES DE NEGOCIATION			
GAINS OU PERTES SUR OPERATIONS DES PORTEFEUILLES DE PLACEMENT ET ASSIMILES			
AUTRES PRODUITS D'EXPLOITATION BANCAIRE NETS	7	9	23
AUTRES CHARGES D'EXPLOITATION BANCAIRE NETTES	-36	-26	-68
PRODUIT NET BANCAIRE	1 845	1 734	3 539
CHARGES GENERALES D'EXPLOITATION :			
- Frais de personnel			
- Autres charges générales d'exploitation	-922	-536	-1 051
- Refacturations			
DOTATION AUX AMORTISSEMENTS ET DEPRECIATIONS DES IMMOBILISATIONS CORPORELLES ET INCORPORELLES			
RESULTAT BRUT D'EXPLOITATION	923	1 198	2 488
COÛT DU RISQUE			
RESULTAT D'EXPLOITATION	923	1 198	2 488
GAINS OU PERTES SUR ACTIFS IMMOBILISES			
RESULTAT COURANT AVANT IMPÔT	923	1 198	2 488
RESULTAT EXCEPTIONNEL			
IMPOTS SUR LES BENEFICES	-403	-400	-858
DOTATIONS NETTES AU FRBG ET AUX PROVISIONS REGLEMENTEES			
RESULTAT NET	520	798	1 630
RESULTAT NET SOCIAL PAR ACTION (en K€)	0,00002	0,00004	0,00008

Aucune détérioration significative n'a eu de répercussions sur les perspectives de l'Émetteur depuis la date de ses derniers états financiers vérifiés et publiés le 31 décembre 2015.

Aucun changement significatif de la situation financière ou commerciale de l'Émetteur n'est survenu depuis la fin de la dernière période financière au titre de laquelle des informations financières vérifiées ont été publiées le 30 juin 2016.

Tableau flux de trésorerie

En K€	30/06/16	31/12/15
Résultat avant impôts	923	2 488
+/- Dotations nettes aux amortissements sur immobilisations corporelles et incorporelles		
+/- Dotations nettes aux provisions et dépréciations		
+/- Pertes nettes / gains des activités d'investissement		
+/- Pertes nettes / gains des activités de financement		
+/- Autres mouvements	(384)	(661)
= Total des éléments non monétaires inclus dans le résultat net avant impôts et des autres ajustements	(384)	(661)
+/- Flux liés aux opérations avec les établissements de crédit	(513 788)	(817 663)
+/- Flux liés aux opérations avec la clientèle		
+/- Flux liés aux autres opérations affectant des actifs ou passifs financiers	526 689	837 690
+/- Flux liés aux autres opérations affectant des actifs ou passifs non financiers	304	(336)
- Impôts versés	(617)	(1 241)
= Diminution /augmentation nette des actifs et passifs provenant des activités opérationnelles	12 588	18 450
TOTAL FLUX NETS DE TRESORERIE GENERES PAR L'ACTIVITE OPERATIONNELLE (A)	13 127	20 277
+/- Flux liés aux actifs financiers et participations		(4)
+/- Flux liés aux immeubles de placement		
+/- Flux liés aux immobilisations corporelles et incorporelles		
TOTAL FLUX NETS DE TRESORERIE LIES AUX OPERATIONS D'INVESTISSEMENT (B)	-	(4)
+/- Flux de trésorerie provenant ou à destination des actionnaires		
+/- Autres flux nets de trésorerie provenant des activités de financement		
TOTAL FLUX NETS DE TRESORERIE LIES AUX OPERATIONS DE FINANCEMENT (C)	-	-
EFFET DE LA VARIATION DES TAUX DE CHANGE SUR LA TRESORERIE ET EQUIVALENT DE TRESORERIE (D)	-	-
Augmentation (diminution) nette de la trésorerie et des équivalents de trésorerie (A+B+C+D)	13 127	20 273
Flux net de trésorerie généré par l'activité opérationnelle (A)	13 127	20 277
Flux net de trésorerie lié aux opérations d'investissement (B)	0	(4)
Flux net de trésorerie lié aux opérations de financement (C)	0	0
Effet de la variation des taux de change sur la trésorerie et équivalent de trésorerie (D)	0	0
Trésorerie et équivalent de trésorerie à l'ouverture	20 007	(266)
Caisse, banques centrales (actif et passif)	20 069	7
Comptes (actif et passif) et prêts/emprunts à vue auprès des établissements de crédit	(62)	(273)
Trésorerie et équivalent de trésorerie à la clôture	33 134	20 007
Caisse, banques centrales (actif et passif)	33 127	20 069
Comptes (actif et passif) et prêts/emprunts à vue auprès des établissements de crédit	7	(62)
VARIATION DE LA TRESORERIE NETTE	13 127	20 273

GENERAL INFORMATION

The following paragraph is updated and replaces paragraph (4) of within the Section "General Information" on page 163 of the Base Prospectus:

- (4) Except as disclosed in this Base Prospectus, there has been no significant change in the financial or trading position of the Issuer or in the results of operations of the Issuer since 30 June 2016.

ISSUER

La Banque Postale Home Loan SFH

115, rue de Sèvres
75275 Paris Cedex 06
France

ARRANGER

Natixis

30 avenue Pierre Mendès-France
75013 Paris
France

PERMANENT DEALERS

La Banque Postale

115, rue de Sèvres
75275 Paris Cedex 06
France

Natixis

30 avenue Pierre Mendès-France
75013 Paris
France

FISCAL AGENT, PRINCIPAL PAYING AGENT AND CALCULATION AGENT

BNP Paribas Securities Services

(affiliated with
Euroclear France under number 29106)
Les Grands Moulins de Pantin
9, rue du Débarcadère
Pantin
France

FISCAL AGENT, PRINCIPAL PAYING AGENT AND CALCULATION AGENT FOR THE N-NOTES

Landesbank Baden-Württemberg, Stuttgart

(affiliated with Clearstream, Luxembourg under number 67094)
Am Hauptbahnhof 2,
70173 Stuttgart,
Germany

AUDITORS TO THE ISSUER

PriceWaterhouseCoopers Audit

63 rue de Villiers
Neuilly sur Seine Cedex
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KPMG Audit FS 1

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