Negotiable Commercial Paper
(Negotiable European Commercial Paper - NEU CP)

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

Not guaranteed programme

INFORMATION MEMORANDUM (IM)	
Name of the programme	LA POSTE, NEU CP (ID 1651)
Name of the issuer	LA POSTE
Type of programme	NEU CP
Programme size	three billion five hundred million EUR 3,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
Rating(s) of the programme	Rated by: Fitch Ratings S&P Global Ratings Europe Limited
Guarantor	Not applicable
Issuing and paying agent(s) (IPA)	SOCIETE GENERALE
Arranger(s), Introduction advisor(s), Legal(s) advisor(s)	SOCIETE GENERALE (Arranger)
Dealer(s)	LA POSTE BNP PARIBAS CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK LA BANQUE POSTALE NATIXIS SOCIETE GENERALE
Date of signing the information memorandum (dd/mm/yyyy)	15/07/2026

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code
A copy of the information memorandum is sent to:

BANQUE DE FRANCE
Direction générale de la stabilité financière et des opérations (DGSO)
Direction de la mise en œuvre de la politique monétaire (DMPM)
S2B-1134 Service des Titres de Créances Négociables (STCN)
39, rue Croix des Petits Champs
75049 PARIS CEDEX 01

Avertissement:

Cette documentation financière étant rédigée dans une langue usuelle en matière financière autre que le français, l'émetteur invite l'investisseur, le cas échéant, à recourir à une traduction en français de cette documentation.

The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:

https://www.banque-france.fr/en/monetary-strategy/markets/marketable-debt-securities/acess-the-market-and-information-memorandum

Information marked "Optional" may not be provided by the issuer because French regulations do not require it.

Language of the information memorandum which prevails
The English version of the Financial Documentation shall prevail. The French version of the Financial Documentation is only for information purpose.

1. DESCRIPTION OF THE ISSUANCE PROGRAMME		
Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments		
1.1	**Language of the information memorandum which prevails**	English
1.2	**Name of the programme**	LA POSTE, NEU CP (ID 1651)
1.3	**Type of programme**	NEU CP
1.4	**Name of the issuer**	LA POSTE
1.5	**Type of the issuer**	Non-financial company under the conditions set out in art. L 213-3.2 of the French Monetary and Financial Code
1.6	**Purpose of the programme**	The net proceeds from each issue of NEU CP will be used by the Issuer for general funding needs of the Issuer and its subsidiairies.
1.7	**Programme size**	three billion five hundred million EUR 3,500,000,000 EUR or the equivalent value of such amount in any other authorized currency.
1.8	**Status of the notes**	Senior Unsecured Information about the status of the notes: The NEU CP shall constitute, direct, unsecured and unsubordinated obligations of the Issuer, ranking at least pari passu with all other current and future, direct, unsecured, unguaranteed and unsubordinated obligations, of the Issuer, save for such obligations that may be mandatorily preferred by law.
1.9	**Rating(s) of the programme**	Fitch Ratings https://www.fitchratings.com/entity/la-poste-80360007#securities-and-obligations S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/instrument-details/debtType/COMMPAPER/entityId/118362 Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating.
1.10	**Guarantee**	Not applicable
1.11	**Currencies of issue**	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
1.12	**Yield basis**	Compensation type(s): The remuneration is unrestricted i.e. it may be at a fixed rate, at a variable or revisable rate, or structured. However, the issuer undertakes to inform the Banque de France, when a security is issued, if the remuneration is linked to an index or varies pursuant to an indexation clause which does not relate to a standard interbank, money market or bond market rate. Benchmark index(es): The remuneration rates are indexed to the usual rates of the monetary markets.

Compensation rules:
The securities rates may be negative depending on the fixed rates or changes in the usual money market indices used to calculate their remuneration.
At their maturity date, the principal of the securities must always equal par.

Although the securities are redeemed unconditionally at par, the presence of negative interest flows may result with a net amount received by the holder being less than par.

In the case of an issue with an early redemption or repurchase option, the terms of remuneration of the securities will be fixed at the time of the initial issue and may not be changed subsequently, in particular when the early redemption or repurchase option is exercised.

Additional informations:
Benchmark Regulation: If the Issuer issues NEU CP with remuneration linked to an index clause, the Issuer shall only issue NEU CP with remuneration linked to usual money market indexes (any such reference rate, a “Benchmark”). Changes in the method by which any Benchmark is calculated or the discontinuation of any Benchmark may impact the rate of interest applicable to Neu CP bearing interest on the basis of such Benchmark, and thus their value. Any Benchmark is subject to ongoing national and international regulatory reforms. Some of these reforms are already effective while others are still to be implemented. Following the implementation of any such reforms, the manner of the administration or determination of such Benchmarks may change with the result that they may perform differently than in the past, or their calculation method may be revised, or they could be eliminated entirely. The Benchmark regulation could have a material impact on Neu CP, in particular, if the terms of any applicable Benchmark are changed in order to comply with the requirements of the Benchmark regulation. It is not possible to predict the effect of any reforms to any Benchmark. Changes in the methods pursuant to which any applicable Benchmark is determined, or the announcement that a Benchmark will be replaced with a successor or alternative rate, could result in a sudden or prolonged increase or decrease in the reported values of such Benchmark, increased volatility or other effects. If, at any time prior to or on any interest determination date, the Issuer determines, acting in good faith and in a commercially reasonable manner that: (1) a benchmark cease, is materially changed or is cancelled; or (2) (i) the relevant authorisation, registration, recognition, endorsement, equivalence decision or approval in respect of the benchmark or the administrator or sponsor of the benchmark is not obtained; (ii) an application for authorisation, registration, recognition, endorsement, equivalence decision, approval or inclusion in any official register is rejected; or (iii) any authorisation, registration, recognition, endorsement, equivalence decision or approval

		is suspended or inclusion in any official register is withdrawn, the Issuer will as soon as reasonably practicable determine or appoint an independent financial institution of international repute or an independent adviser of recognised standing with appropriate expertise appointed by the Issuer (an « Independent Adviser ») who will determine a substitute rate or benchmark, being a rate or a benchmark that is most comparable, and will make the relevant adjustment to the short term paper accordingly. For this purpose, the Independent Adviser shall take into account the market practice which can be observed at this point in time. It shall in particular take into account to what extent an alternative benchmark is endorsed by competent authorities or central banks. If this were to occur, the rate of interest on and the trading value of the Neu CP could be adversely affected. If any Benchmark is discontinued, the rate of interest on the affected Neu CP will be changed in ways that may be adverse to holders of such Neu CP, without any requirement that the consent of such holders be obtained. The Issuer may also determine that the Transaction shall be continued without any adjustments.
1.13	**Maturity**	The maturity of the NEU CP will be set in accordance with French laws and regulations, which implies that, as at the date hereof, the duration of the issues of such securities may not exceed 1 year (365 days or 366 days in leap years). The securities may be redeemed prior to maturity in accordance with the laws and regulations applicable in France. The securities issued under the programme may also include one or more options for redemption by the issuer (at the option of the Issuer, or the holder, or depending on one (or more) event(s) independent of the Issuer and/or the holder). The option of early redemption or repurchase of securities, if applicable, must be explicitly specified in the confirmation form of any relevant issue. In all cases, the maturity of any securities with one or more of these clauses, including any early redemption or repurchase options, will always comply with the regulations in force at the time of issue of the said securities.
1.14	**Minimum issuance amount**	200,000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency).
1.15	**Minimum legal amount of the notes**	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the minimum legal amount of the notes is 200,000 EUR or the equivalent in the currencies selected at the time of issuance.
1.16	**Issuing and Paying Agent (s) (IPA) (exhaustive list)**	SOCIETE GENERALE
1.17	**Arranger(s)**	SOCIETE GENERALE (Arranger)

1.18	**Placement method**	Direct placement Dealer(s): BNP PARIBAS CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK LA BANQUE POSTALE NATIXIS SOCIETE GENERALE The issuer may subsequently select to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the issuer.
1.19	**Form of the notes**	The NEU CP are Negotiable Debt Securities (TCNs or Titres de Créances Négociables) issued in bearer form and recorded in the books of authorized intermediaries (book entry system) in accordance with French laws and regulations.
1.20	**Listing of the notes/Admission to trading on a regulated market**	No
1.21	**Settlement system**	The NEU CP will be issued in Euroclear France.
1.22	**Governing law that applies to the programme**	Any NEU CP issued under the programme are governed by French law.
1.23	**Taxation**	The Issuer is not bound to indemnify any holder of the NEU CP in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the NEU CP, except for any stamp or registration taxes payable by the Issuer under French law.
1.24	**Involvement of national authorities**	Banque de France
1.25	**Selling restrictions**	General selling restrictions: The Issuer, each Dealer, any initial subscriber or any further holder of the NEU CP issued under the programme shall not take any action that would allow a public offering of the NEU CP or the possession or distribution of the information memorandum or any other document relating to the NEU CP in any jurisdiction where it is unlawful for such documents to be distributed and shall not offer, sell or deliver, whether directly or indirectly, the NEU CP in any jurisdiction where such action is unlawful.The Issuer, each Dealer, any initial subscriber has agreed, and any further holder of the NEU CP will be deemed to have represented and agreed on the date on which he purchases the NEU CP or hold or distribute the information memorandum, to obtain any consent, approval or permission required for the offer or sale by it of NEU CP under the laws and regulations in force in any jurisdiction to which it is subject or in which it will make such offers or sales and neither the Issuer, nor any Dealer nor any subscriber nor any initial subscriber nor any further holder shall have responsibility therefore or in respect thereof.FranceThe Issuer, each Dealer, any initial subscriber has represented and agreed, and any further

		holder of the NEU CP will be deemed to have represented and agreed on the date on which he purchases the NEU CP, to comply with applicable laws and regulations in force regarding the offer, the placement or the re-sale of the NEU CP or the distribution of documents with respect thereto, in France.United StatesThe NEU CP have not been and will not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or any other laws or regulations or any state of the United States of America, and may not be offered or sold within the United States of America, or to, or for the account or benefit of, U.S. persons (as defined in accordance with Regulation S under the Securities Act).Any initial subscriber, any Dealer and any further holder of the NEU CP has represented and agreed, that it has not offered, sold or delivered, and will not offer, sell or deliver, whether directly or indirectly, any NEU CP within the United States of America or to, or for the account or benefit of, any U.S. person (i) as part of their distribution at any time and (ii) otherwise until the day immediately following 40 days after the later of (y) the day on which such NEU CP are offered and (z) the issue date of such NEU CP (the "Distribution Compliance Period"). In addition, until 40 days after the commencement of the offering of the NEU CP, an offer or sale of NEU CP within the United States by an initial subscriber or any further holder of the NEU CP, whether or not participating in the offering, may violate the registration requirements of the Securities Act.Any initial subscriber, any Dealer and any further holder of the NEU CP has also agreed that it will send to each distributor, initial subscriber or person to which it sells NEU CP during the 40-day period (as referred to here-above) a notice setting out the selling and offering restrictions of the NEU CP in the United States of America or to, or for the account or benefit of US persons.The NEU CP will be offered and sold only outside the United States to persons other than US persons (as defined in accordance with Regulation S under the Securities Act).
1.26	**Contact(s)**	Financial operations department : Mail: pierre.decla@laposte.fr / doft-tresorerie@laposte.fr / stephane.dalla-sartora@laposte.fr / olivier.balensi@laposte.fr La Poste 9, rue du Colonel Pierre Avia CP A 605 75015 Paris Legal Department of La Banque Postale: Email: nathalie.senta-blanchet@labanquepostale.fr / marie.wehrli@labanquepostale.fr / boubacar.ndiaye@labanquepostale.fr La Banque Postale 115 rue de Sèvres, 75275 Paris Cedex 06
1.27	**Additional information on the programme**	Optional

1.28 INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL
Not applicable

2 DESCRIPTION OF THE ISSUER		
Article D. 213-9, 2° of the French monetary and financial code and Article 7 of the Order of 30 May 2016 and subsequent amendments		
2.1	**Name of the issuer**	LA POSTE
2.2	**Registered office or equivalent (legal address) and main administrative office (if different)**	Registered office: 9 rue du Colonel Pierre Avia 75015 PARIS FRANCE
2.3	**Registration number and LEI**	Registration number: 356 000 000 RCS Paris LEI: 9695000YG7TR7PAP0L59
2.4	**Legal form/status, governing law of the issuer and competent courts**	Legal form/status: Public limited company (with executive board) under French law Governing law of the issuer: Non-financial company under the conditions set out in art. L 213-3.2 of the French Monetary and Financial Code Competent courts: Court of Appeal of Paris
2.5	**Date of incorporation**	01/03/2010

2.6	**Issuer's mission summary**	The Company fulfils a public service mission and general interest role and conducts other business in accordance with Act No. 90-568 of 2 July 1990, its Articles of Association and legislation governing each of its business activities. The public service mission and general interest role include: - universal postal service; - contribution to regional planning and development through its network of retail outlets; - press transport and delivery; - banking accessibility under the terms set out in Articles L. 221-2 and L. 518-25-1 of the French Monetary and Financial Code. In accordance with the rules of ordinary law, the Company performs any other activities involving the collection, sorting, transportation and delivery of postal items, mail of any type, objects and goods, and any other local services, digital solutions, services to individuals, e-commerce and urban logistics, and, through its subsidiaries, banking and insurance activities. The Company is authorised – in France and abroad, independently or through subsidiaries or associated companies – to conduct any business that directly or indirectly relates to its legally defined obligations and business activities, as well as any other business covered by its Articles of Association.
2.7	**Composition of governing bodies and supervisory bodies**	Marie-Ange Debon, Chairwoman of the Board of Directors Jack Azoulay, Director Olivier Dussopt, Director Audrey Girard, Director Marianne Kermoal-Berthomé, Director Guillemette Kreis, Director Corinne Lejbowicz, Director Olivier Mareuse, Director Catherine Mayenobe, Director Antoine Saintoyant, Director Olivier Sichel, Director Sébastien Soriano, Director Nathalie Tubiana, Director Valérie Urbain, Director Stéphane Chevet, Director Victor Farinha, Director Madeleine Ferland, Director Isabelle Fleurence, Director Abdelkrim Helala, Director Alexandra Maynard, Director Hugo Reis, Director Guylaine Brohan, non-voting member Marielle Muret-Baudoin, non-voting member Patrick Molinoz, non-voting member

2.8	**Brief description of current activities of the issuer**	In 2025, comprising a parent company (La Poste SA) and its subsidiaries, La Poste Groupe is structured around four business lines: 1/ The Services-Mail-Parcels business line: page 56 to page 67 2/ The Geopost business line: page 68 to page 79 3/ The Retail Customers and Digital Services line: page 80 to 87 4/ La Banque Postale: page 88 to page 99 of the 2025 Universal Registration Document and Annual Financial Report of La Poste Groupe, the breakdown by business line of La Poste Groupe's revenue as well as the net banking income being presented at pages 422 and 425 of this document. In 2024, comprising a parent company (La Poste SA) and its subsidiaries, La Poste Groupe is structured around four business lines: 1/ The Services-Mail-Parcels business line: page 56 to page 69 2/ The Geopost business line: page 70 to page 81 3/ La Banque Postale: page 82 to page 91 4/ Retail Customers and Digital Services business line: page 92 to page 98 of the 2024 Universal Registration Document and Annual Financial Report of La Poste Groupe, the breakdown by business line of La Poste Groupe's revenue as well as the net banking income being presented at pages 405 and 408 of this document.
2.9	**Capital**	6,447,643,996.00 Euro Decomposition of the capital: It is divided into 3,223,821,998 fully paid-up shares of a single class of 2 euros at the date of signature of the information memorandum.
2.9.1	**Amount of capital subscribed and fully paid**	6,447,643,996.00 EUR
2.9.2	**Amount of capital subscribed and not fully paid**	0.00 EUR

2.10	**List of main shareholders**	References to the relevant pages of the annual report or reference document: Page 583 of the 2025 Universal Registration Document Shareholders: Caisse des Dépôts et des Consignations 66,00 % French Government 34,00 %
2.11	**Regulated markets on which the shares or debt securities of the issuer are listed**	Regulated markets on which the debt securities are listed: La Poste has a Euro Medium Term Notes (EMTN) Programme admitted to trading on EURONEXT Paris (https://live.euronext.com/fr/product/bonds/fr0013447638-xpar ; https://live.euronext.com/fr/product/bonds/fr001400iir9-xpar ; https://live.euronext.com/fr/product/bonds/fr001400iis7-xpar ; etc.). Longest-last maturity date for debt securities listed on the regulated market: 31/12/9999
2.12	**Accounting methods for consolidated accounts (or failing that, for the individual accounts)**	Accounting method for consolidated accounts: IFRS Accounting method for individual accounts: French standards
2.13	**Accounting year**	Starting on 01/01 ending 31/12
2.13.1	**Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts**	16/06/2026
2.14	**Fiscal year**	Starting on 01/01 ending 31/12
2.15	**Auditors of the issuer, who have audited the issuer’s annual accounts**	
2.15.1	**Auditors**	Holder(s): Forvis Mazars S.A. 45 rue Kléber 92300 Levallois-Perret FRANCE KPMG Tour Eqho 2 Avenue Gambetta 92066 Paris La Defense Cedex FRANCE

2.15.2	**Auditors report on the accuracy of the accounting and financial information**	For 2025: Statutory Auditors' report on the consolidated financial statements: pages 538 to 543 of the 2025 Universal Registration Document and Annual Financial Report of La Poste Groupe. Statutory Auditors' report on the financial statements: pages 576 to 579 of the 2025 Universal Registration Document and Annual Financial Report of La Poste Groupe. For 2024: Statutory Auditors' report on the consolidated financial statements: pages 521 to 527 of the 2024 Universal Registration Document and Annual Financial Report of La Poste Groupe. Statutory Auditors' report on the financial statements: pages 560 to 564 of the 2024 Universal Registration Document and Annual Financial Report of La Poste Groupe.
2.16	**Other equivalent programmes of the issuer**	La Poste has a Euro Medium Term Note Programme amount up to 15,000,000,000 Euros, which has been updated the last time on 23 April 2026 (https://www.groupelaposte.com/en/financial-debt).
2.17	**Rating of the issuer**	Fitch Ratings https://www.fitchratings.com/entity/la-poste-80360007 S&P Global Ratings Europe Limited https://disclosure.spglobal.com/ratings/en/regulatory/org-details/sectorCode/FI/entityId/118362
2.18	**Additional information on the issuer**	Press release dated 1st July 2026: La Poste unveils its str ategic plan "suceed together - Ambitions 2031"The content of the press release mention ed hereinabove can be read in the Appendice 2. The issuer may publish press releases at any time. For up dated additional information about the issuer, investors are invited to refer to its website (https://www.lapostegroupe.com/en/finance/press-release). Issuer's extra-financial rating (s): For updated information about the issuer's extra-financial rating (s), investors are invited to refer to its website (https://www.lapostegroupe.com/en/esg).
2.19	**Issuer's extra-financial rating(s)**	Not applicable

3.CERTIFICATION OF INFORMATION INCLUDING APPENDICES
Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

Certification of information concerning the programme LA POSTE, NEU CP (ID 1651) for the issuer LA POSTE		
3.1	**Name(s) and function(s) of the signatory (signatories)**	Monsieur Pierre Décla, Head of Financial Operations, La Poste
3.2	**Declaration of each signatory**	To the best of my knowledge, the information provided by the issuer in the financial documentation, which includes the appendices below and including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information.
3.3	**Date, place of signature, signature**	15/07/2026

APPENDICES Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

Documents available to the shareholders annual general meeting or the equivalent body		
Appendix 1	**Universal Registration Document Year 2026**	Document d'enregistrement universel https://eucpmtn.banque-france.fr/neusgate/api/public/document/24558
Appendix 2	**Universal Registration Document Year 2025**	https://le-groupe-laposte.cdn.prismic.io/le-groupe-laposte/Z__HDuvxEdbNPJRS_LA_POSTE_DEU_2024_MEL_UK_202504161524.pdf

Other appendices		
Appendix 1	**Other document Year 2026**	Autre document https://eucpmtn.banque-france.fr/neusgate/api/public/document/24610
Appendix 2	**Other programme document Year 2026**	Traduction française https://eucpmtn.banque-france.fr/neusgate/api/public/document/24559