

**Final Terms dated 20 November 2015**

**La Banque Postale**

**Issue of EUR 50,000,000 Floating Rate Notes due 24 November 2017**

**under the**

**€ 10,000,000,000 Euro Medium Term Note Programme**

**of La Banque Postale**

**SERIES NO: 36**

**TRANCHE NO: 1**

**PART A – CONTRACTUAL TERMS**

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions and the Technical Annex set forth in the Base Prospectus dated 17 September 2015 which received visa no. 15-491 from the *Autorité des marchés financiers* (the "**AMF**") on 17 September 2015, the First Supplement to the Base Prospectus dated 9 November 2015 which received visa n°15-566 from the AMF on 9 November 2015 which together constitute a base prospectus for the purposes of the Directive 2003/71/EC, as amended (the "**Prospectus Directive**"). This document constitutes the Final Terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Base Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing free of charge on the website of the AMF ("[www.amf-france.org](http://www.amf-france.org)"), on the website of the Issuer ("[www.labanquepostale.com](http://www.labanquepostale.com)") and for inspection at the specified offices of the Paying Agent(s).

|           |  |   |
|-----------|--|---|
| <b>1</b>  | Issuer:  | La Banque Postale   |
| <b>2</b>  | (i) Series Number:                                     | 36  |
|           | (ii) Tranche Number:                                   | 1   |
| <b>3</b>  | Specified Currency or Currencies:                      | Euro ("EUR")  |
| <b>4</b>  | Aggregate Nominal Amount of Notes admitted to trading: | EUR 50,000,000  |
|           | (i) Series:  | EUR 50,000,000  |
|           | (ii) Tranche:  | EUR 50,000,000  |
| <b>5</b>  | Issue Price:   | 100.26 per cent. of the Aggregate Nominal Amount  |
| <b>6</b>  | Specified Denomination(s):                             | EUR 100,000   |
| <b>7</b>  | (i) Issue Date:  | 24 November 2015  |
|           | (ii) Interest Commencement Date:                       | Issue Date  |
| <b>8</b>  | Maturity Date:   | 24 November 2017  |
| <b>9</b>  | Interest Basis/Rate of Interest:                       | 3 month EURIBOR + 0.30 per cent. Floating Rate<br>(further particulars specified below) |
| <b>10</b> | Redemption/Payment Basis:                              | Redemption at par   |

|           |   |                |
|-----------|---|----------------|
| <b>11</b> | Change of Interest or Redemption/Payment Basis:                           | Not Applicable |
| <b>12</b> | Put/Call Options:   | Not Applicable |
| <b>13</b> | (i) Status of the Notes:  | Senior         |
|           | (ii) Date of corporate authorisations for the issuance of Notes obtained: | 27 April 2015  |

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

|           |  |   |
|-----------|--|---|
| <b>14</b> | Fixed Rate Note and Resettable Rate Note Provisions:   | Not Applicable  |
| <b>15</b> | Floating Rate Note Provisions  | Applicable  |
|           | (i) Interest Period(s):  | The period beginning on (and including) the Interest Commencement Date and ending on (but excluding) the first Interest Payment Date and each successive period beginning on (and including) an Interest Payment Date and ending on (but excluding) the next succeeding Interest Payment Date |
|           | (ii) Specified Interest Payment Dates:   | Quarterly, on every 24 November, 24 February, 24 May and 24 August of each year from and including 24 February 2016 to and including 24 November 2017, subject to adjustment in accordance with the Modified Following Business Day Convention  |
|           | (iii) First Interest Payment Date:   | 24 February 2016  |
|           | (iv) Interest Period Date:   | Not Applicable  |
|           | (v) Business Day Convention:   | Modified Following Business Day Convention  |
|           | (vi) Business Centre(s):   | TARGET  |
|           | (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 Interest Amount(s) (if not the Fiscal Agent): | Fiscal Agent  |

|           |                                 |  |
|-----------|---------------------------------|--|
| (ix)      | Screen Rate Determination:      |  |
| -         | Reference Rate:                 | 3 month EURIBOR  |
| -         | Interest Determination Date(s): | Two TARGET Business Days prior to each Interest Payment Date |
| -         | Relevant Screen Page:           | Reuters EURIBOR01  |
| (x)       | FBF Determination:              | Not Applicable   |
| (xi)      | ISDA Determination:             | Not Applicable   |
| (xii)     | Margin(s):                      | + 0.30 per cent. per annum                                   |
| (xiii)    | Minimum Rate of Interest:       | 0.0%   |
| (xiv)     | Maximum Rate of Interest:       | Not Applicable   |
| (xv)      | Day Count Fraction:             | Actual/360   |
| <b>16</b> | Zero Coupon Note Provisions     | Not Applicable   |
| <b>17</b> | Inflation Linked Notes:         | Not Applicable   |
| <b>18</b> | Interest linked to a formula:   | Not Applicable   |

#### PROVISIONS RELATING TO REDEMPTION

|           |   |  |
|-----------|---|--|
| <b>19</b> | Issuer Call Option:   | Not Applicable   |
| <b>20</b> | Noteholder Put Option:  | Not Applicable   |
| <b>21</b> | Final Redemption Amount of each Note:   | EUR 100,000 per Note of EUR 100,000 Specified Denomination |
| <b>22</b> | Early Redemption Amount   |  |
|           | Early Redemption Amount(s) payable on redemption for taxation reasons, illegality or on event of default: | EUR 100,000 per note of EUR 100,000 Specified Denomination |

#### GENERAL PROVISIONS APPLICABLE TO THE NOTES

|           |   |  |
|-----------|---|--|
| <b>23</b> | Form of Notes:  | Dematerialised Notes                             |
| (i)       | Form of Dematerialised Notes:   | Bearer dematerialised form ( <i>au porteur</i> ) |
| (ii)      | Registration Agent:   | Not Applicable                                   |
| (iii)     | Temporary Global Certificate:   | Not Applicable                                   |
| <b>24</b> | Financial Centre(s) or other special provisions relating to payments dates: | TARGET   |

- |           |   |                      |
|-----------|---|----------------------|
| <b>25</b> | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | No                   |
| <b>26</b> | Redenomination, renominatisation and reconventioning provisions:                                      | Not Applicable       |
| <b>27</b> | Consolidation provisions:   | Not Applicable       |
| <b>28</b> | <i>Masse</i> (Condition 11):  | No contractual masse |

#### **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 € 10,000,000,000 Euro Medium Term Notes Programme of the Issuer.

#### **RESPONSIBILITY**

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

Signed on behalf of the Issuer

By:

Duly authorised



**Rémi ARDAILLOU**  
**Directeur de la Salle des Marchés**  
**Direction des Opérations Financières**

## PART B – OTHER INFORMATION

### 1 LISTING AND ADMISSION TO TRADING

- |       |   |   |
|-------|---|---|
| (i)   | Listing:  | Euronext Paris  |
| (ii)  | Admission to trading  | Application has been made for the Notes to be admitted to trading on Euronext Paris with effect from the Issue Date 24 November 2015. |
| (iii) | Estimate of total expenses related to admission to trading: | EUR 1,750   |
| (iv)  | Additional publication of Base Prospectus and Final Terms:  | Not Applicable  |

### 2 RATINGS AND EURO EQUIVALENT

**Ratings:**

Not Applicable

**Euro equivalent:**

Not Applicable

### 3 NOTIFICATION

Not Applicable

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

"Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

### 5 *FLOATING RATE NOTES ONLY* - HISTORIC INTEREST RATES, DESCRIPTION OF THE UNDERLYING, MARKET OR SETTLEMENT DISRUPTION AND ADJUSTMENT RULES

Details of historic EURIBOR rates can be obtained from Reuters.

### 6 Distribution

- |       |                                    |   |
|-------|------------------------------------|---|
| (i)   | Method of distribution:            | Non-syndicated                                    |
| (ii)  | If syndicated, names of Managers:  | Not Applicable                                    |
| (iii) | Stabilising Manager(s) (if any):   | Not Applicable                                    |
| (iv)  | If non-syndicated, name of Dealer: | DekaBank Deutsche Girozentrale                    |
| (v)   | U.S. selling restrictions:         | Reg S Compliance Category 2; TEFRA not applicable |

**7 OPERATIONAL INFORMATION**

- (i) ISIN: FR0013055324
- (ii) Common Code: 132293783
- (iii) Any clearing system(s) other than Euroclear France, Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme and the relevant identification number(s): Not Applicable
- (iv) Delivery: Delivery against payment
- (v) Names and addresses of initial Paying Agent(s): Principal Paying Agent and Paris Paying Agent  
BNP Paribas Securities Services  
(affiliated with Euroclear France under number 29106)  
Les Grands Moulins de Pantin  
9 rue du Débarcadère  
93500 Pantin  
France
- (vi) Names and addresses of additional Paying Agent(s) (if any): Not Applicable
- (vii) Name and address of the entities which have a firm commitment to act as intermediaries in secondary trading, providing liquidity through bid and offer rates and description of the main terms of their commitment: Not Applicable