

**Final Terms dated 15 April 2016**

**La Banque Postale**

**Issue of EUR 25,000,000 Floating Rate Notes due 20 April 2018**

**under the**

**€ 10,000,000,000 Euro Medium Term Note Programme  
of La Banque Postale**

**SERIES NO: 41**

**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, the Second Supplement to the Base Prospectus dated 31 March 2016 which received visa n°16-113 from the AMF on 31 March 2016 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 as so supplemented. 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 as so supplemented. The Base Prospectus and the supplements to the Base Prospectus are 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:	41
	(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 25,000,000
	(i) Series:	EUR 25,000,000
	(ii) Tranche:	EUR 25,000,000
<b>5</b>	Issue Price:	100.284 per cent. of the Aggregate Nominal Amount
<b>6</b>	Specified Denomination(s):	EUR 100,000
<b>7</b>	(i) Issue Date:	20 April 2016
	(ii) Interest Commencement Date:	Issue Date
<b>8</b>	Maturity Date:	The Interest Payment Date falling in or nearest to 20 April 2018
<b>9</b>	Interest Basis/Rate of Interest:	3 month EURIBOR + 0.40 per cent. Floating Rate

(further particulars specified below)

**10** Redemption/Payment Basis: Redemption at par

**11** Change of Interest or Redemption/Payment Basis: Not Applicable

**12** Put/Call Options: Not Applicable

**13** (i) Status of the Notes: Senior

(ii) Date of corporate authorisations for the issuance of Notes obtained: 11 April 2016

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

**14** Fixed Rate Note and Resettable Rate Note Provisions: Not Applicable

**15** 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 20<sup>th</sup> July, 20<sup>th</sup> October, 20<sup>th</sup> January, 20<sup>th</sup> April of each year from and including 20<sup>th</sup> July 2016 to and including 20<sup>th</sup> April 2018, subject to adjustment in accordance with the Modified Following Business Day Convention

(iii) First Interest Payment Date: 20 July 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

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	Determination:	
	- Reference Rate:	3 month EURIBOR
	- Interest Determination Date(s):	Two TARGET Business Days prior to the first day of each Interest Accrual Period.
	- Relevant Screen Page:	Reuters EURIBOR01
(x)	FBF Determination:	Not Applicable
(xi)	ISDA Determination:	Not Applicable
(xii)	Margin(s):	+ 0.40 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	No

attached to Definitive Notes (and dates on which such Talons mature):

- |           |  |  |
|-----------|--|--|
| <b>26</b> | Redenomination, renominatisation and reconventioning provisions: | Not Applicable   |
| <b>27</b> | Consolidation provisions:  | Not Applicable   |
| <b>28</b> | Masse (Condition 11):  | As long as 100% of the Notes are held by one Noteholder, the latter shall exercise all the rights and obligations, in relation to the Notes, assigned by law to the Representative of the Masse and the General Meeting. A Representative of the Masse will be appointed once the Notes are held by several Noteholders. |

### **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 20 April 2016. |
| (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: FR0013153962
- (ii) Common Code: 139634616
- (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