



**FINAL TERMS FOR USE IN CONNECTION WITH ISSUES OF NOTES WITH A DENOMINATION OF AT
LEAST € 100,000 TO BE ADMITTED TO TRADING ON A REGULATED MARKET**

Final Terms dated 28 May 2014

La Banque Postale

**Issue of EUR 100,000,000 Floating Rate Notes due May 2017
under the**

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

SERIES NO: 20

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 22 October 2013 which received visa no. 13-568 from the *Autorité des marchés financiers* (the "AMF") on 22 October 2013, the First Supplement to the Base Prospectus dated 29 November 2013 which received visa no. 13-646 from the AMF on 29 November 2013, the Second Supplement to the Base Prospectus dated 26 March 2014 which received visa no. 14-100 on 26 March 2014 and the Third Supplement to the Base Prospectus dated 11 April 2014 which received visa no. 14-143 on 11 April 2014 which together constitute a base prospectus for the purposes of the Directive 2003/71/EC, as amended by Directive 2010/73/EC (to the extent that such amendments have been implemented in a Member State of the European Economic Area) (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 supplement to the Base Prospectus are available for viewing free of charge on the website of the AMF "(www.amf-france.org)", on the website of the Issuer "(www.labanquepostale.fr)" and for inspection at the specified offices of the Paying Agent(s).

- | | | |
|---|----------------------|-------------------|
| 1 | Issuer: | La Banque Postale |
| 2 | (i) Series Number : | 20 |
| | (ii) Tranche Number: | 1 |

3	Specified Currency or Currencies :	EUR
4	Aggregate Nominal Amount of Notes admitted to trading:	EUR 100,000,000
	(i) Series	EUR 100,000,000
	(ii) Tranche:	EUR 100,000,000
5	Issue Price:	100 per cent. of the Aggregate Nominal Amount
6	Specified Denomination(s):	EUR 100,000
7	(i) Issue Date:	30 May 2014
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date :	30 May 2017
9	Interest Basis/Rate of Interest:	3 month EURIBOR + 0.28 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:	27 May 2013

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

14	Fixed 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 Specified Interest Payment Date and each successive period beginning on (and including) a Specified Interest Payment Date and ending on (but excluding) the next Specified Interest Payment Date.
	(ii) Specified Interest Payment Dates:	30 August 2014, 30 November 2014, 30 February 2015, 30 May 2015, 30 August 2015, 30 November 2015, 30 February 2016, 30 May 2016, 30 August 2016, 30 November 2016, 30 February 2017 and 30 May 2017 subject to adjustment in accordance with the Business Day Convention specified below.

(iii) First Interest Payment Date:	30 August 2014
(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):	Not Applicable
(ix) Screen Rate Determination	
➤ Reference Rate:	3 months EURIBOR
➤ Interest Determination Date(s):	2 TARGET Business Days prior to the first day in each Interest Accrual Period , 11a.m. Brussels time.
➤ Relevant Screen Page :	Reuter Screen Page "EURIBOR01"
(x) FBF Determination:	Not Applicable
(xi) ISDA Determination:	Not Applicable
(xii) Margin(s):	+0.28 per cent. per annum
(xiii) Minimum Rate of Interest:	zero
(xiv) Maximum Rate of Interest:	Not Applicable
(xv) Day Count Fraction :	Actual/360 (adjusted)
16 Zero Coupon Note Provisions :	Not Applicable
17 Inflation Linked Notes:	Not Applicable
18 Interest linked to a formula:	Not Applicable

PROVISIONS RELATING TO REDEMPTION

19 Issuer Call Option :	Not Applicable
20 Noteholder Put Option :	Not Applicable
21 Final Redemption Amount of each Note:	EUR 100,000 per Note of EUR 100,000 Specified Denomination

Inflation Linked Notes –
Provisions relating to the Final
Redemption Amount (Condition
6(e)):

Not Applicable

22 Early Redemption Amount
Early Redemption Amount(s)
payable on redemption for
taxation reasons or for or an
event of default:

EUR100,000 per Note of EUR100,000 Specified
Denomination

GENERAL PROVISIONS APPLICABLE TO THE NOTES

23 Form of Notes : Dematerialised Notes
(i) Form of Dematerialised
Notes: Bearer dematerialised form (*au porteur*)
(ii) Registration Agent: Not Applicable
(iii) Temporary Global
Certificate: Not Applicable

24 Financial Centre(s) or other
special provisions relating to
payments dates: TARGET - London

25 Talons for future Coupons to be
attached to Definitive Notes
(and dates on which such Talons
mature): Not Applicable

26 Redenomination,
renominalisation and
reconventioning provisions: Not Applicable

27 Consolidation provisions: Not Applicable

28 *Masse* (Condition 11): Contractual *Masse* shall apply
Name and address of the
Representative:

MASSQUOTE S.A.S.U.
RCS 529 065 880 Nanterre
7 bis rue de Neuilly
92110 Clichy
France

Adresse Postale :
33, rue Anna Jacquin

92100 Boulogne Billancourt
France
Représenté par son président

Name and address of the alternate
Representative:
Gilbert Labachotte
8 Boulevard Jourdan
75014 Paris
France

The Representative will receive no remuneration/The
Representative will receive a remuneration of EUR 450.

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: **Stéphane Magnan**
Directeur des Opérations Financières

Duly authorised



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.
 - (iii) Estimate of total expenses related to admission to trading: EUR 7,200
 - (iv) Additional publication of Base Prospectus and Final Terms: Not Applicable
- 2 RATINGS AND EURO EQUIVALENT**

Ratings: 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 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: Société Générale
 - (v) U.S. selling restrictions: Reg S Compliance Category
- 7 OPERATIONAL INFORMATION**
 - (i) ISIN Code: FR0011922657
 - (ii) Common Code: 107034676
 - (iii) Any clearing system(s) Not Applicable

other than Euroclear France, Euroclear Bank S.A./N.V. and Clearstream Banking, *société anonyme* and the relevant identification number(s):

(iv) Delivery:

Delivery free of 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