

**Final Terms dated 12 September 2014**

**La Banque Postale**

**Issue of EUR 50,000,000 Floating Rate Notes due 17 June 2016**

**under the**

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

**of La Banque Postale**

**SERIES NO: 26**

**TRANCHE NO: 1**

**UNICREDIT BANK AG**

**DEALER**

## 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 5 September 2014 which received visa no. 14-484 from the *Autorité des marchés financiers* (the "AMF") on 5 September 2014 which constitutes 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)", 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:	26
	(ii) Tranche Number:	1
3	Specified Currency or Currencies:	Euro ("EUR")
4	Aggregate Nominal Amount of Notes admitted to trading:	EUR 50,000,000
	(i) Series:	EUR 50,000,000
	(ii) Tranche:	EUR 50,000,000
5	Issue Price:	100 per cent. of the Aggregate Nominal Amount
6	Specified Denomination(s):	EUR 100,000
7	(i) Issue Date:	17 September 2014
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date:	Interest Payment Date falling in or nearest to June 2016
9	Interest Basis/Rate of Interest:	3 month EURIBOR + 0.15 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:	29 April 2014

### 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 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:	17 September, 17 December, 17 March and 17 June in each year from and including 17 December 2014 to and including 17 June 2016, subject to adjustment in accordance with the Modified Following Business Day Convention
	(iii) First Interest Payment Date:	17 December 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):	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):	+ 0.15 per cent. per annum
	(xiii) Minimum Rate of Interest:	Not Applicable
	(xiv) Maximum Rate of Interest:	Not Applicable
	(xv) Day Count Fraction:	Actual/360
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 |
| 22 | Early Redemption Amount<br>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**

- |    |   |   |
|----|---|---|
| 23 | 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  |
| 24 | Financial Centre(s) or other special provisions relating to payments dates:                           | TARGET  |
| 25 | Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature): | Not Applicable  |
| 26 | Redenomination, renominatisation and reconventioning provisions:                                      | Not Applicable  |
| 27 | Consolidation provisions:   | Not Applicable  |
| 28 | <i>Masse</i> (Condition 11):  | Contractual <i>Masse</i> shall apply<br>Name and address of the Representative:<br>The initial Representative shall be:<br><br>MASSQUOTE S.A.S.U.<br>RCS 529 065 880 Nanterre<br>7bis rue de Neuilly<br>F-92110 Clichy<br>Mailing address :<br>33, rue Anna Jacquin<br>92100 Boulogne Billancourt |

France

Represented by its Chairman

Name and address of the Alternate Representative:

Gilbert Labachotte  
8 Boulevard Jourdan  
75014 Paris

The Representative will exercise its duty until its dissolution, resignation or termination of its duty by a general assembly of Noteholders or until it becomes unable to act. Its appointment shall automatically cease on the Maturity Date, or total redemption prior to the Maturity Date.

### **PURPOSE OF FINAL TERMS**

These Final Terms comprise the final terms required for issue and admission to trading on the 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 17 September 2014. |
| (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: | UniCredit Bank AG                                 |
| (v)   | U.S. selling restrictions:         | Reg S Compliance Category 2; TEFRA not applicable |

## 7 OPERATIONAL INFORMATION

- |       |   |   |
|-------|---|---|
| (i)   | ISIN:   | FR0012160117  |
| (ii)  | Common Code:  | 111078637   |
| (iii) | Any clearing system(s) other than Euroclear France, Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i> and the relevant identification number(s):   | Not Applicable  |
| (iv)  | Delivery:   | Delivery free of payment  |
| (v)   | Names and addresses of initial Paying Agent(s):   | Principal Paying Agent and Paris Paying Agent<br>BNP Paribas Securities Services<br>(affiliated with Euroclear France under number 29106)<br>Les Grands Moulins de Pantin<br>9 rue du Débarcadère<br>93500 Pantin<br>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  |