

**Final Terms dated 15 April 2016**

**La Banque Postale**

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

**under the**

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

**of La Banque Postale**

**SERIES NO: 40**

**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 no. 15-566 from the AMF on 9 November 2015, and 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).

Issuer:	La Banque Postale
(i) Series Number:	40
(ii) Tranche Number:	1
Specified Currency or Currencies:	Euro ("EUR")
Aggregate Nominal Amount of Notes admitted to trading:	EUR 25,000,000
(i) Series:	EUR 25,000,000
(ii) Tranche:	EUR 25,000,000
Issue Price:	100.284 per cent. of the Aggregate Nominal Amount
Specified Denomination(s):	EUR 100,000
(i) Issue Date:	19 April 2016
(ii) Interest Commencement Date:	Issue Date
Maturity Date:	Interest Payment Date falling in or nearest to 19 April 2018
Interest Basis/Rate of Interest:	3 month EURIBOR + 0.40 per cent. Floating Rate (further particulars specified below)

Redemption/Payment Basis: Redemption at par

Change of Interest or  
Redemption/Payment Basis: Not Applicable

Put/Call Options: Not Applicable

(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**

Fixed Rate Note and Resettable Rate  
Note Provisions: Not applicable

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 19 January, 19 April, 19 July and 19 October in each year from and including 19 July 2016 to and including the Maturity Date, subject to adjustment in accordance with the Modified Following Business Day Convention

(iii) First Interest Payment  
Date: 19 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): The Fiscal Agent

(ix) Screen Rate  
Determination:

- Reference Rate: 3 month EURIBOR

-	Interest Determination Date(s):	2 TARGET Business Days prior to the first day in each Interest Accrual Period at 11.00 a.m. Brussels time
-	Relevant Screen Page:	Reuters page EURIBOR01
(x)	FBF Determination:	Not Applicable
(xi)	ISDA Determination:	Not Applicable
(xii)	Margin(s):	+ (plus) 0.40 per cent. per annum
(xiii)	Minimum Rate of Interest:	0.00 per cent.
(xiv)	Maximum Rate of Interest:	Not Applicable
(xv)	Day Count Fraction:	Actual/360
	Zero Coupon Note Provisions	Not Applicable
	Inflation Linked Notes:	Not Applicable
	Interest linked to a formula:	Not Applicable

#### PROVISIONS RELATING TO REDEMPTION

Issuer Call Option:	Not Applicable
Noteholder Put Option:	Not Applicable
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(g)):	Not Applicable
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

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

Financial Centre(s) or other special provisions relating to payments

dates:	TARGET
Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):	No
Redenomination, renominalisation and reconventioning provisions:	Not Applicable
Consolidation provisions:	Not Applicable
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 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:  | None           |
| (ii)  | Admission to trading  | Not Applicable |
| (iii) | Estimate of total expenses related to admission to trading: | Not Applicable |
| (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 Page EURIBOR01.

### 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: | Nomura International plc |
| (v)   | U.S. selling restrictions:         | TEFRA not applicable     |

### 7 OPERATIONAL INFORMATION

- (i) ISIN: FR0013153830
- (ii) Common Code: 139627032
- (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 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