

**Final Terms dated 24 September 2014**

**LA BANQUE POSTALE HOME LOAN SFH (Issuer)**

Issue of €65,000,000 2.103 per cent. Notes due 26 September 2036  
under the €10,000,000,000 Euro Medium Term Note Programme

Series No.: 6

Tranche No.: 1

Issue Price: 100.00 per cent.

Dealer :

Landesbank Baden-Württemberg

## PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the “Conditions”) set forth in the Base Prospectus dated 10 June 2014 which received visa n°14 – 286 from the *Autorité des marchés financiers* (the “AMF”) on 10 June 2014 and the supplement to the Base Prospectus dated 16 September 2014 which received visa n°14 - 503 from the AMF on 16 September 2014 which together constitute a base prospectus for the purposes of Directive 2003/71/EC of the European Parliament and of the Council dated 4 November 2003, 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 the Base Prospectus as so supplemented. Full information on the Issuer and 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, the supplement to the Base Prospectus and these Final Terms are available for viewing on the websites of (a) the AMF ([www.amf-france.org](http://www.amf-france.org)) and (b) La Banque Postale ([www.labanquepostale.fr](http://www.labanquepostale.fr)) and during normal business hours at the registered office of the Issuer and at the specified office of the Paying Agent(s) where copies may be obtained.

<b>1. Issuer:</b>	<b>LA BANQUE POSTALE HOME LOAN SFH</b>
2. (i) Series Number:	6
(ii) Tranche Number:	1
(iii) Date on which the Notes will be assimilated ( <i>assimilables</i> ) and form a single Series:	Not Applicable
<b>3. Specified Currency or Currencies:</b>	Euro (“€”)
<b>4. Aggregate Nominal Amount of Notes:</b>	€65,000,000
(i) Series:	€65,000,000
(ii) Tranche:	€65,000,000
<b>5. Issue Price:</b>	100.00 per cent. of the Aggregate Nominal Amount
<b>6. Specified Denomination(s):</b>	€100,000
7. (i) Issue Date:	26 September 2014
(ii) Interest Commencement Date:	Issue Date
<b>8. Maturity Date:</b>	26 September 2036
9. Extended Maturity Date	Not Applicable
10. Interest Basis:	2.103 per cent. Fixed Rate <i>(further particulars specified below)</i>
<b>11. Redemption:</b>	Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount.
<b>12. Change of Interest Basis:</b>	Not Applicable
<b>13. Call Option:</b>	Not Applicable <i>(further particulars specified below)</i>
<b>14. Date of corporate authorisations for</b>	Decision of the board of directors ( <i>Conseil</i> )

**issuance of Notes obtained:**

*d'administration*) of the Issuer dated 25 June 2014

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

- 15. Fixed Rate Notes Provisions:** Applicable
- (i) Rate(s) of Interest: 2.103 per cent, per annum payable annually in arrear on each Interest Payment Date
- (ii) Interest Payment Date(s): 26 September in each year up to and including the Maturity Date
- (iii) Fixed Coupon Amount(s): €2,103 per €100,000 in Specified Denomination
- (iv) Broken Amount(s): Not Applicable
- (v) Day Count Fraction: Actual/Actual-ICMA
- (vi) Interest Determination Dates: 26 September in each year
- 16. Floating Rate Notes Provisions:** Not Applicable

**PROVISIONS RELATING TO REDEMPTION**

- 17. Call Option:** Not Applicable
- 18. Final Redemption Amount of each Note:** €100,000 per Note of €100,000 Specified Denomination
- 19. Early Redemption Amount:**
- Early Redemption Amount(s) of each Note payable on redemption for illegality (Condition 6(g)): Condition 6(g) applies

**GENERAL PROVISIONS APPLICABLE TO THE NOTES**

- 20. Form of Notes:** Dematerialised Notes
- (i) Form of Dematerialised Notes: bearer form (*au porteur*)
- (ii) Registration Agent: Not Applicable
- (iii) Temporary Global Certificate: Not Applicable
- 21. Financial Centre(s) relating to payment dates for the purposes of Condition 7(g):** Not Applicable
- 22. Talons for future Coupons to be attached to Definitive Materialised Notes (and dates on which such Talons mature):** Not Applicable
- 23. Redenomination, renominalisation and reconventioning provisions:** Not Applicable
- 24. Consolidation provisions:** Not Applicable
- 25. Masse (Condition 10):** Contractual Masse shall apply.  
So long as or if at any time there is only one Noteholder, the Representative will be that sole Noteholder.

**GENERAL**

- 26.** The aggregate principal amount of Notes issued has been translated into Euro at the rate of [●] per cent, producing a sum of: Not Applicable

**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 Euro 10,000,000,000 Euro Medium Term Note Programme of La Banque Postale Home Loan SFH.

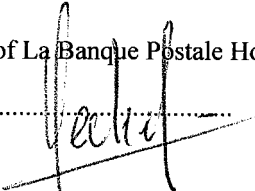
**RESPONSIBILITY**

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

Signed on behalf of La Banque Postale Home Loan SFH:

By: .....

Duly authorised



Dominique HECKEL

## PART B – OTHER INFORMATION

### 1. LISTING AND ADMISSION TO TRADING

- (i) Listing(s): Euronext Paris
- (ii) (a) Admission to trading: Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris with effect from 26 September 2014.
- (b) Regulated Markets or equivalent markets on which, to the knowledge of the Issuer, securities of the same class of the Notes to be admitted to trading are already admitted to trading: Not Applicable
- (iii) Estimate of total expenses related to admission to trading: EUR 9,400
- (iv) Additional publication of Base Prospectus and Final Terms: Not Applicable

### 2. RATINGS

- Ratings: The Notes are expected to be rated AAA by Standard & Poor's Rating Services.
- Standard & Poor's Rating Services is established in the European Community and is registered under European Regulation 1060/2009/EC of 16 September 2009 on credit rating agencies, as amended (the "CRA Regulation (the "CRA Regulation") and is included in the list of registered credit rating agencies published by the European Securities and Markets Authority on its website ([www.esma.europa.eu/page/List-registered-and-certified-CRAs](http://www.esma.europa.eu/page/List-registered-and-certified-CRAs)) in accordance with the CRA Regulation.

### 3. NOTIFICATION

Not Applicable

### 4. SPECIFIC CONTROLLER

The specific controller (*contrôleur spécifique*) shall deliver to the Issuer (i) for each quarter a certificate relating to the borrowing Programme for the relevant quarter and, (ii) in case of issue of Notes equals or exceeds Euro 500,000,000 or its equivalent in any other currency, a certificate relating to such an issue.

### 5. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Dealers in connection with the Issue of the Notes, so far as the Issuer is aware, no person involved in the issue of the Notes has a material interest to the Issue. The Dealers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

### 6. YIELD - Fixed Rate Notes only

- Indication of yield: 2.103 per cent. per annum

Calculated as on the issue date

**7. HISTORIC INTEREST RATES -  
Floating Rate Notes only**

Not Applicable

**8. OPERATIONAL INFORMATION**

ISIN Code: FR0012174399

Common Code: 111328919

Depositories:

(i) Euroclear France to act as Central  
Depository Yes

(ii) Common Depository for Euroclear  
S.A./N.V. and Clearstream Banking,  
*societe anonyme* No

Any clearing system(s) other than Euroclear  
Bank S.A./N.V. and Clearstream Banking,  
*societe anonyme* and the relevant  
identification number(s): Not Applicable

Delivery: Delivery free of payment

Name and address of Paying Agents: BNP Paribas Securities Services  
(affiliated with Euroclear France under number 29106)  
Les Grands Moulin de Pantin  
9, rue du Debarcadere  
93500 Pantin  
France

Names and addresses of additional Paying  
Agent(s) (if any): Not Applicable

**9. DISTRIBUTION**

**Method of distribution:** Non-Syndicated

(i) If syndicated, names of Managers: Not Applicable

(ii) Stabilising Manager(s) (if any): Not Applicable

**If non-syndicated, name of Dealer:** Landesbank Baden-Württemberg

**U.S. selling restrictions:** Regulation S Compliance Category 2  
TEFRA not Applicable