

MIFID II PRODUCT GOVERNANCE / PROFESSIONAL INVESTORS AND ELIGIBLE COUNTERPARTIES ONLY TARGET MARKET – Solely for the purposes of each manufacturer’s product approval process, the target market assessment in respect of the Notes has led to the conclusion that, in relation to the type of clients criterion only: (i) the types of clients to whom the Notes are targeted are eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, **MiFID II**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturers’ type of clients assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers’ type of clients assessment) and determining appropriate distribution channels.

2 May 2018

RCI Banque

Issue of Euro 50,000,000 0.02 per cent. Notes due 19 March 2021

under the €20,000,000,000 Euro Medium Term Note Programme

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 5 September 2017 (the **Base Prospectus**), as supplemented by the supplements dated 12 October 2017, 15 December 2017, 28 February 2018, 26 March 2018 and 20 April 2018 (the **Supplements**), which together constitute a base prospectus for the purposes of 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 and the Supplements.

Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms, the Base Prospectus and the Supplements. The Base Prospectus and the Supplements are available for viewing at the office of the Fiscal Agent or each of the Paying Agents and on the websites of (a) the *Autorité des marchés financiers* (www.amf-france.org) and (b) the Issuer (www.rcibs.com).

1. (a) Series Number: 318
- (b) Tranche Number: 1
2. Specified Currency or Currencies: Euro
3. Aggregate Nominal Amount:
 - (a) Series: Euro 50,000,000
 - (b) Tranche: Euro 50,000,000

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| 4. | Issue Price: | 99.20 per cent. of the Aggregate Nominal Amount |
| 5. | (a) Specified Denomination: | Euro 100,000 |
| | (b) Calculation Amount: | Euro 100,000 |
| 6. | (a) Issue Date: | 4 May 2018 |
| | (b) Interest Commencement Date: | Issue Date |
| 7. | Maturity Date: | 19 March 2021 |
| 8. | Interest Basis: | 0.02 per cent. <i>per annum</i> (further particulars specified below) |
| 9. | Change of Interest Basis or Redemption/Payment Basis: | Not Applicable |
| 10. | Redemption/Payment Basis: | 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 |
| 11. | Put/Call Options: | Not applicable |
| 12. | (a) Status of the Notes: | Senior |
| | (b) Date of corporate authorisation for issuance of Notes obtained: | 8 December 2017 |
| 13. | Method of Distribution: | Non-syndicated |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 14. | Fixed Rate Note Provisions | Applicable |
| | (a) Rate of Interest: | 0.02 per cent. <i>per annum</i> |
| | (b) Interest Payment Dates: | 19 March in each year commencing on and including 19 March 2019 up to and including the Maturity Date |
| | (c) Fixed Coupon Amount: | Euro 20 per Calculation Amount, subject to paragraph (d) below |

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| (d) | Initial Broken Amount(s): | Short first coupon from and including the Interest Commencement Date to but excluding the first Interest Payment Date amounting to Euro 17.48 per Calculation Amount payable on the Interest Payment Date falling in 19 March 2019 |
| (e) | Final Broken Amount(s): | Not Applicable |
| (f) | Day Count Fraction: | Actual/Actual (ICMA) |
| (g) | Determination Dates: | 19 March in each year |
| (h) | Party responsible for calculation of Interest amounts (if not the Calculation Agent): | Not Applicable |
| 15. | Floating Rate Note Provisions | Not Applicable |
| 16. | Inflation Linked Note provisions | Not Applicable |
| 17. | Zero Coupon Note Provisions | Not Applicable |

PROVISIONS RELATING TO REDEMPTION

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| 18. | Issuer Call:
(Condition 8(d)) | Not applicable |
| 19. | Put Option:
(Condition 8(e)) | Not Applicable |
| 20. | Make-whole Redemption:
(Condition 8(f)) | Not Applicable |
| 21. | Early Redemption Amount: Early Redemption Amount per Calculation Amount payable on redemption for taxation reasons or on event of default and/or the method of calculating the same (if required or if different from that set out in Condition 8(i): | Euro 100,000 per Calculation Amount |

GENERAL PROVISIONS APPLICABLE TO THE NOTES

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| 22. | Form of Notes: | Dematerialised Notes |
| | (i) Form of Dematerialised Notes: | Bearer dematerialised form (<i>au porteur</i>) |
| | (ii) Registration Agent: | Not Applicable |

Mr.

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| (iii) Temporary Global Certificate: | Not Applicable |
| 23. Financial Centre(s) or other special provisions relating to payment days: | Not Applicable |
| 24. Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature): | No |
| 25. Details relating to Instalment Notes: | Not Applicable |
| 26. Redenomination, renominatisation and reconventioning provisions: | Not Applicable |
| 27. Consolidation provisions: | Not Applicable |
| 28. Representation of Noteholders/Masse: | Condition 13 applies |
- The Representative shall be:
- MASSQUOTE S.A.S.U.
RCS 529 065 880 Nanterre
7bis rue de Neuilly
F-92110 Clichy
- Mailing address:
33, rue Anna Jacquin
92100 Boulogne Billancourt
France
- Represented by its Chairman
- The Representative will be entitled to a remuneration of €450 (VAT excluded) per year. 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.

DISTRIBUTION

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| 29. (a) If syndicated, names and addresses of Joint Lead Managers and underwriting commitments: | Not applicable |
| (b) Date of Syndication Agreement: | Not applicable |

(c) Stabilising Manager(s) (if any):

Not Applicable

30. If non-syndicated, name and addresses of Dealer:

Société Générale
Tours Société Générale
17 cours Valmy
92987 Paris La Défense Cedex
France


31. U.S. Selling Restrictions:

Reg. S Compliance Category 1; TEFRA
Not Applicable

Signed on behalf of the Issuer:

By:

Duly authorised



Jean-Marc SAUGIER
VP Finance and Group Treasurer
Finance and Treasury Division

PART B - OTHER INFORMATION

1. LISTING AND ADMISSION TO TRADING

- (i) 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 the Issue Date
- (ii) Estimate of total expenses relating to the admission to trading: Euro 2,800 (excluding AMF fees)

2. RATINGS

Ratings: The Notes are expected to be rated:

Standard & Poor's Credit Market Services France "**S&P**": BBB (stable outlook)

Moody's Investors Service Ltd. "**Moody's**": Baa1 (positive outlook)

S&P and Moody's are established in the EEA and are registered under Regulation (EU) No 1060/2009, as amended (the "**CRA Regulation**"). As such S&P and Moody's are included in the list of credit rating agencies published by the European Securities and Markets Authority on its website <http://www.esma.europa.eu/page/List-registered-and-certified-CRAs> in accordance with the CRA Regulation.

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for the fees payable to the Dealers and as discussed in "Risk Factors (*Potential conflicts of interest*)" and "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. The Dealer and its 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.

4. REASONS FOR THE OFFER

General corporate purposes of the Issuer and its consolidated subsidiaries.

5. YIELD

Indication of yield: 0.30% per cent. *per annum*

The yield is calculated at the Issue Date on the basis of the Issue Price. This is not an indication of future yield.

6. OPERATIONAL INFORMATION

ISIN Code: FR0013332517

Common Code: 181619902

Any clearing system(s) other than Euroclear Bank SA/NV and Clearstream Banking, S.A. and the relevant identification number(s): Not Applicable

Delivery: Delivery against payment

Names and addresses of additional Paying Agent(s) (if any): Citibank, N.A., London Branch
13th Floor, Citigroup Centre
Canada Square
Canary Wharf
London E14 5LB
United Kingdom