

Final Terms dated 3 December 2012

La Banque Postale

Issue of Euro 30,000,000 Floating Rate Notes due 5 December 2014

under the

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

of La Banque Postale

SERIES NO: 7

TRANCHE NO: 1

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Base Prospectus dated 28 June 2012 which received visa no. 12-310 from the *Autorité des marchés financiers* (the "AMF") on 28 June 2012 and the first supplement to the Base Prospectus dated 5 October 2012 which received visa no. 12-476 from the AMF on 5 October 2012 which together constitute a base prospectus for the purposes of the Directive 2003/71/EC, as amended by Directive 2010/73/EC (to the to the extend 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. The Base Prospectus and the first supplement 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.fr") and for inspection at the specified offices of the Paying Agent(s).

1	Issuer:	La Banque Postale
2	(i) Series Number:	7
	(ii) Tranche Number:	1
3	Specified Currency or Currencies:	Euro ("EUR")
4	Aggregate Nominal Amount of Notes admitted to trading:	EUR 30,000,000
	(i) Series:	EUR 30,000,000
	(ii) Tranche:	EUR 30,000,000
5	Issue Price:	100 per cent. of the Aggregate Nominal Amount
6	Specified Denomination(s):	EUR 100,000
7	(i) Issue Date:	5 December 2012
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date:	Specified Interest Payment Date falling in or nearest to 5 december 2014
9	Interest Basis/Rate of Interest:	EONIA+ 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 Notes
	(ii) Date of corporate authorisations for the issuance of Notes obtained:	25 June 2012
14	Method of distribution:	Non-syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15	Fixed Rate Note Provisions	Not Applicable
16	Floating Rate 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) a Specified Interest Payment Date and ending on (but excluding) the next succeeding Specified Interest Payment Date
	(ii) Specified Interest Payment Dates:	5 December in each year, commencing on the First Interest Payment Date up to and including the Maturity Date, in each case subject to adjustment in accordance with the Business Day Convention specified in item 16(v) below.
	(iii) First Interest Payment Date:	5 December 2013
	(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:	ISDA 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:	Not Applicable
	(x) FBF Determination:	Not Applicable
	(xi) ISDA Determination:	Applicable
	— Floating Rate Option:	“EUR-EONIA-OIS-COMPOUND”
	— Designated Maturity:	Not Applicable
	— Reset Date:	Not Applicable

(xii) Margin(s):	+ 0.28 per cent. per annum
(xiii) Minimum Rate of Interest:	Not Applicable
(xiv) Maximum Rate of Interest:	Not Applicable
(xv) Day Count Fraction:	Actual/360, Adjusted
(xv) Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Notes, if different from those set out in the Conditions:	Not Applicable
17 Zero Coupon Note Provisions	Not Applicable
18 Dual Currency Note Provisions	Not Applicable
19 Index Linked Interest Note Provisions	Not Applicable
20 Inflation Linked Interest Note Provisions	Not Applicable
21 Index Linked Interest Note Provisions / other variable-linked interest Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

22 Issuer Call Option	Not Applicable
23 Noteholder Put Option	Not Applicable
24 Index Linked Redemption Amount	Not Applicable
25 Inflation Linked Redemption Amount	Not Applicable
26 Final Redemption Amount In cases where the Final Redemption Amount is other variable-linked	Not Applicable
27 Early Redemption Amount	Not Applicable

GENERAL PROVISIONS APPLICABLE TO THE NOTES

28 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
29 Financial Centre(s) or other special provisions relating to payments dates:	TARGET

- | | | |
|----|---|---|
| 30 | Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature): | Not Applicable |
| 31 | Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment: | Not Applicable |
| 32 | Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made: | Not Applicable |
| 33 | Redenomination, renominalisation and reconventioning provisions: | Not Applicable |
| 34 | Consolidation provisions: | Not Applicable |
| 35 | <i>Masse</i> (Condition 11): | Applicable

The initial Representative will be:
Mme Elsa Martin
Natixis
47, quai d'Austerlitz
75013 Paris
France

The alternate Representative will be:
Mr Sylvain Biard
Natixis
47, quai d'Austerlitz
75013 Paris
France |
| 36 | Other final terms: | Not Applicable |

DISTRIBUTION

- | | | |
|----|---------------------------------------|---|
| 37 | (a) If syndicated, names of Managers: | Not Applicable |
| | (b) Stabilising Manager(s) (if any): | Not Applicable |
| 38 | If non-syndicated, name of Dealer : | Natixis
30, avenue Pierre Mendès France
75013 Paris |

France

39 U.S. selling restrictions: Reg S Compliance Category; TEFRA not applicable

40 Additional selling restrictions: 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 € 10,000,000,000 Euro Medium Term Notes Programme of the Issuer.

RESPONSIBILITY

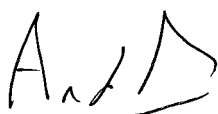
The Issuer accepts responsibility for the information contained in these Final Terms.

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 RISK FACTORS

Not Applicable

2 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 5 December 2012.
- (iii) Estimate of total expenses related to admission to trading: EUR 1,750
- (iv) Additional publication of Base Prospectus and Final Terms: Not Applicable.

3 RATINGS AND EURO EQUIVALENT

- Ratings:** Not Applicable
- Euro equivalent:** Not Applicable.

4 NOTIFICATION

Not Applicable.

5 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.

6 *FLOATING RATE NOTES ONLY* - HISTORIC INTEREST RATES, DESCRIPTION OF THE UNDERLYING, MARKET OR SETTLEMENT DISRUPTION AND ADJUSTMENT RULE

Details of historic EUR-EONIA-OIS-COMPOUND rates can be obtained from Reuters EONIARECAP.

7 OPERATIONAL INFORMATION

- (i) ISIN Code: FR0011363696
- (ii) Common Code: 086054329
- (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 against 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