

**Final Terms dated 28 November 2012**

**La Banque Postale**

**Issue of EUR 100,000,000 Floating Rate Notes due November 2014**

**under the**

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

**of La Banque Postale**

**SERIES NO: 6**

**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 extent 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](http://www.labanquepostale.fr)") and for inspection at the specified offices of the Paying Agent(s).

1	Issuer:	La Banque Postale
2	(i) Series Number:	6
	(ii) Tranche Number:	1
3	Specified Currency or Currencies:	Euro ("EUR")
4	Aggregate Nominal Amount of Notes admitted to trading:	EUR 100,000,000
	(i) Series:	EUR 100,000,000
	(ii) Tranche:	EUR 100,000,000
5	Issue Price:	100.00 per cent. of the Aggregate Nominal Amount
6	Specified Denomination(s):	EUR 100,000
7	(i) Issue Date:	30 November 2012
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date:	Specified Interest Payment Date falling in or nearest to 30 November 2014

9	Interest Basis/Rate of Interest:	3 month EURIBOR + 0.18 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:	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 from (and including) the Interest Commencement Date to but excluding the First Specified Interest Payment Date, and each subsequent period from, and including a Specified Interest Payment Date to but excluding the next Specified Interest Payment Date
	(ii) Specified Interest Payment Dates:	The Specified Interest Payment Dates are 28 February 2013, 30 May 2013, 30 August 2013, 30 November 2013, 28 February 2014, 30 May 2014, 30 August 2014 and 30 November 2014, subject to adjustment in accordance with the Business Day Convention specified below.
	(iii) First Interest Payment Date:	28 February 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:	Screen Rate Determination
	(viii) Party responsible for calculating the Rate(s) of Interest and Interest Amount(s) (if not the Fiscal	Not Applicable

Agent):

(ix) Screen Rate Determination:	Applicable
— Reference Rate:	3 month EURIBOR
— Interest Determination Date(s):	11.00 a.m. (Frankfurt time) on two TARGET Business Days prior to the first day of each Interest Period
— Relevant Screen Page:	Reuters Page: EURIBOR01
(x) FBF Determination:	Not Applicable
(xi) ISDA Determination:	Not Applicable
(xii) Margin(s):	+ 0.18 per cent. per annum
(xiii) Minimum Rate of Interest:	Not Applicable
(xiv) Maximum Rate of Interest:	Not Applicable
(xv) Day Count Fraction:	Act/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	Not Applicable

	Amount	
26	Final Redemption Amount In cases where the Final Redemption Amount is other variable-linked:	Not Applicable
27	Early Redemption Amount  Early Redemption Amount(s) payable on redemption for taxation reasons, for or an event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):	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,	Not Applicable

renominalisation and reconventioning provisions:

- |    |                           |                |
|----|---------------------------|----------------|
| 34 | Consolidation provisions: | Not Applicable |
| 35 | Masse (Condition 11):     | Applicable     |
| 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 :   | J.P. Morgan Securities plc<br>25 Bank Street<br>Canary Wharf<br>E14 5JP |
| 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: **Rémi ARDAILLOU**  
Directeur de la Salle des Marchés  
Direction des Opérations Financières

Duly authorised



## **PART B – OTHER INFORMATION**

**1 RISK FACTORS** Not Applicable

**2 LISTING AND ADMISSION TO TRADING**

- (i) Listing: Euronext Paris
- (ii) Admission to trading: Application is expected to be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on Euronext Paris with effect from 30 November 2012
- (iii) Estimate of total expenses related to admission to trading: EUR 1,500
- (iv) Additional publication of Base Prospectus and Final Terms: Not Applicable

**3 RATINGS AND EURO EQUIVALENT**

**Ratings:**

The Notes of the type being issue under the Programme generally have been rated A+ by Standard & Poor's Ratings Services, a division of The McGraw Hill Companies, Inc. ("S&P") and AA- by Fitch Ratings Ltd ("Fitch").

Each of S&P and Fitch is established in the European Union and is registered under Regulation (EC) No 1060/2009 (as amended) (the "CRA Regulation"). Each of S&P and Fitch is included in the list of registered credit rating agencies published by the European Securities and Markets Authority on its website in accordance with the CRA Regulation.

**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 THIRD PARTY INFORMATION AND STATEMENT BY EXPERTS**

Not Applicable

**7 HISTORIC INTEREST RATES, DESCRIPTION OF THE UNDERLYING, MARKET OR SETTLEMENT DISRUPTION AND ADJUSTMENT RULES**

Details of historic EURIBOR rates can be obtained from Reuters.

**DESCRIPTION OF THE UNDERLYING**

Not Applicable

## MARKET OR SETTLEMENT DISRUPTION

Not Applicable

## ADJUSTMENT RULES

Not Applicable

## 8 OPERATIONAL INFORMATION

- |   |   |
|---|---|
| (i) ISIN Code:  | FR0011363688  |
| (ii) Common Code:   | 086054434   |
| (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 against 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  |