

Final Terms dated 15 October 2012

La Banque Postale

Issue of EUR50,000,000 Floating Rate Notes due 16 October 2014

under the

**€ 10,000,000,000 Euro Medium Term Note Programme
of La Banque Postale**

SERIES NO: 5

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 supplement to the Base Prospectus dated 5 October 2012 which received visa no. 12-0476 from the AMF on 5 October 2012 which constitutes 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 supplement to the Base Prospectus are available for viewing free of charge on the website of the AMF on the website of the Issuer (and for inspection at the specified offices of the Paying Agent(s)).

1	Issuer:	La Banque Postale
2	(i) Series Number:	5
	(ii) Tranche Number:	1
3	Specified Currency or Currencies:	Euro ("EUR")
4	Aggregate Nominal Amount of Notes admitted to trading:	
	(i) Series:	EUR50,000,000
	(ii) Tranche:	EUR50,000,000
5	Issue Price:	100.00 per cent. of the Aggregate Nominal Amount
6	Specified Denomination(s):	EUR100,000
7	(i) Issue Date:	16 October 2012
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date:	Interest Payment Date falling in or nearest to October 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 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:	16 January, 16 April, 16 July and 16 October in each year from and including 16 January 2013 to and including 16 October 2014, subject to adjustment in accordance with the Modified Following Business Day Convention
(iii)	First Interest Payment Date:	16 January 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):	The Fiscal Agent
(ix)	Screen Rate Determination:	Not Applicable
(x)	FBF Determination:	Not Applicable
(xi)	ISDA Determination:	Applicable
	— Floating Rate Option:	EURIBOR
	— Designated Maturity:	3 months
	— Reset Date:	The first day of each Interest Period
(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:	Actual/360
(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

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):

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):	No
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, renominatisation and reconventioning provisions:	Not Applicable
34	Consolidation provisions:	Not Applicable
35	<i>Masse</i> (Condition 11):	Condition 11 replaced by the full provisions of the French <i>Code de commerce</i> relating to the <i>Masse</i> . However, so long as or if at any time there is only one Noteholder, the Representative will be that sole Noteholder.
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	Citigroup Global Markets Limited
39	U.S. selling restrictions:	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

Duly authorised

A handwritten signature in black ink, appearing to read 'Ardaillo', with a horizontal line underneath.

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 16 October 2012. |
| (iii) | Estimate of total expenses related to admission to trading: | EUR1,750 |
| (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 THIRD PARTY INFORMATION AND STATEMENT BY EXPERTS

Not Applicable

7 FIXED RATE NOTES ONLY -YIELD

Not Applicable

8 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.

DESCRIPTION OF THE UNDERLYING

Not Applicable

9 DERIVATIVES ONLY – RETURN ON DERIVATIVES SECURITIES AND INFORMATION CONCERNING THE UNDERLYING EXERCISE DATE OR FINAL REFERENCE DATE

Not Applicable

10 DERIVATIVES ONLY - REASONS FOR THE OFFER, USE OF PROCEEDS, TOTAL NET PROCEEDS AND TOTALEXPENSES

- (i) Reasons for the offer and use of proceeds: See "Use of Proceeds" in the Base Prospectus
- (ii) Total net proceeds: EUR50,000,000
- (iii) Estimated total expenses: EUR 1,750 (listing fees)

11 DERIVATIVES ONLY – POST ISSUANCE INFORMATION CONCERNING THE UNDERLYING

Not Applicable

12 DERIVATIVES ONLY - OTHER

Not Applicable

13 OPERATIONAL INFORMATION

- (i) ISIN Code: FR0011346444
- (ii) Common Code: 084493660
- (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