

**Final Terms dated 25 April 2013**

**La Banque Postale**

**Issue of EUR 50,000,000 Fixed Rate Notes due 29 April 2015  
under the  
€ 10,000,000,000 Euro Medium Term Note Programme  
of La Banque Postale**

**SERIES NO: 9  
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, the first supplement to the Base Prospectus dated 5 October 2012 which received visa no. 12-0476 from the AMF and the second supplement dated 17 April 2013 which received visa no. 13-0167 from the AMF on 17 April 2013 which 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 supplements 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:                                     | 9  |
| (ii) Tranche Number:                                      | 1  |
| 3. Specified Currency or Currencies:                      | Euros ("EUR")  |
| 4. Aggregate Nominal Amount of Notes admitted to trading: | EUR 50,000,000   |
| 5. (i) Series:  | EUR 50,000,000   |
| (ii) Tranche:   | EUR 50,000,000   |
| 6. Issue Price:   | 100 per cent. of the Aggregate Nominal Amount                |
| 7. Specified Denomination(s):                             | EUR 100,000  |
| 8. (i) Issue Date:  | 29 April 2013  |
| (ii) Interest Commencement Date:                          | Issue Date   |
| 9. Maturity Date:   | Interest Payment Date falling in or nearest to 29 April 2015 |
| 10. Interest Basis/Rate of Interest:                      | 3 month EURIBOR + 0.18 per cent. Floating Rate               |

(further particulars specified below)

11. Redemption/Payment Basis: Redemption at par
12. Change of Interest or Redemption/Payment Basis: Not Applicable
13. Put/Call Options: Not Applicable
- (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 any 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: 29 January, 29 April, 29 July and 29 October in each year
- (iii) First Interest Payment Date: 29 July 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 Agent): The Fiscal Agent
- (ix) Screen Rate Determination: Applicable
- Reference Rate: 3 month EURIBOR
- Interest Determination Date(s): Two (2) TARGET Business Days prior to the first day in each Interest Accrual Period at or about 11.00 am Brussels time
- Relevant Screen Page: Reuters page EURIBOR01
- (x) FBF Determination: Not Applicable
- Floating Rate: Not Applicable
- Floating Rate Determination Date (*Date de Détermination du Taux Variable*): Not Applicable

DA

(xi) ISDA Determination:	Not Applicable
— Floating Rate Option:	Not Applicable
— Designated Maturity:	Not Applicable
— Reset Date:	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:	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	
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
--------------------	----------------------

*DA*

(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
(i) Instalment Amounts:	Not Applicable
(ii) Instalment Dates:	Not Applicable
33. Redenomination, renominalisation 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 Code du Commerce relating to the <i>Masse</i>
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 :	BNP Paribas
39. U.S. selling restrictions:	Reg S Compliance Category; TEFRA not applicable
40. Additional selling restrictions:	Not Applicable

*DA*

**PURPOSE OF FINAL TERMS**

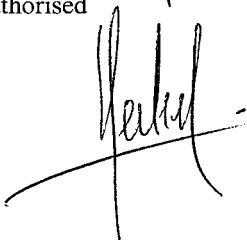
These Final Terms comprise the final terms required for issue and admission to trading on Euronext Paris of the Notes described herein pursuant to the € 10,000,000,000 Euro Medium Term Notes Programme of the Issuer.

**RESPONSIBILITY**

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

Signed on behalf of the Issuer

By: Dominique HECKEL Responsable du Refinancement  
Duly authorised Long Term



## **PART B – OTHER INFORMATION**

### **1 RISK FACTORS**

As per Base Prospectus.

### **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 29 April 2013
- (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 THIRD PARTY INFORMATION AND STATEMENT BY EXPERTS**

Not Applicable

### **7 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.

*DK*

## 8 OPERATIONAL INFORMATION

- (i) ISIN Code: FR0011481902
- (ii) Common Code: 092360300
- (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 free of 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



