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Information about the quality of the financed assets
(CRBF n°99-10 as amended Article 13 bis)

SUMMARY

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I. Simplified balance sheet (management data compared to accounting data)

ASSETS	Outstanding balance (€ billion)	LIABILITIES	Outstanding balance (€ billion)
Mortgage assets	38.58	Privileged resources	70.24
state-subsidised mortgage loans	0.24	o/w covered bonds ("obligations foncières")	68.90
mortgage loans with public guarantee (FGAS,NHG)	16.50		
other mortgage loans	21.85	Unsecured debt	9.34
RMBS	0.00	o/w repurchase agreements and refinancing ECB	0.00
Public sector exposures	33.49	Subordinated debt	3.73
securities and loans to, or guaranteed by, the public sector	33.49	o/w redeemable subordinated notes	2.10
Public ABS	0.00	o/w perpetual super-subordinated notes	1.35
Other assets (adjustment accounts, interest on derivatives and assets;...)	4.35	Shareholder's equity	1.81
Replacement securities	8.69		
TOTAL ASSETS	85.12	TOTAL LIABILITIES	85.12

Economic overcollateralisation (non privileged liability in % of privileged liability, after swap)

20.3%

Eligible assets to the European Central Bank, in nominal value, amount to:

€ 38.9 bn

(an additional amount of almost 20 billion € of liquidity is immediately available at the ECB whilst still respecting the minimum regulatory overcollateralisation ratio of 102%)

II. Breakdown of assets by country (before currency swap)

(€ million)

Countries	Mortgage assets	Public assets	Other assets (adjustment accounts, interest on derivatives and assets,...)	Replacement securities	Total	%
▪ France	38 236.1	22 507.6 ⁽¹⁾	4 351.1	8 692.0	73 786.8	86.7%
▪ Germany		675.1			675.1	0.8%
▪ Austria		402.6			402.6	0.5%
▪ Belgium	276.5	100.0			376.5	0.4%
▪ Canada		555.7			555.7	0.7%
▪ Cyprus		50.0			50.0	0.1%
▪ Spain		882.2			882.2	1.0%
▪ United States of A.		1 682.5			1 682.5	2.0%
▪ Hungary		35.0			35.0	0.0%
▪ Ireland		135.0			135.0	0.2%
▪ Iceland		15.0			15.0	0.0%
▪ Italy		3 020.9			3 020.9	3.5%
▪ Japan		1 449.4			1 449.4	1.7%
▪ Netherlands	70.3	0.0			70.3	0.1%
▪ Poland		323.7			323.7	0.4%
▪ Portugal		132.0			132.0	0.2%
▪ Slovakia		109.8			109.8	0.1%
▪ Slovenia		198.6			198.6	0.2%
▪ Switzerland		1 205.8			1 205.8	1.4%
▪ Czech Republic		13.1			13.1	0.0%
Total	38 582.9	33 494.0	4 351.1	8 692.0	85 120.0	100%

⁽¹⁾ of which short term investments with Banque de France : € 5 004.7 million

III. Mortgage loans

	Individuals				Corporates		Total		
	Loans		Mortgage notes ⁽¹⁾		Nb	Amount	Nb	Amount	%
	Nb	Amount	Nb	Amount					
(€ million)									
Outstanding	494 865	29 706.4	123 447	8 092.6	1 301	783.9	619 613	38 582.9	100.0%
<i>of which:</i> 1. Customer Loans									
▪ residential	494 855	29 705.9	123 303	8 072.2	1 293	780.3	619 451	38 558.4	99.9%
▪ equipment	10	0.5	144	20.4	8	3.6	162	24.5	0.1%
2. Guarantee									
▪ mortgage - residential	217 805	15 300.6	72 879	4 123.4	1 030	657.8	291 714	20 081.8	52.0%
▪ mortgage with public guarantee ⁽²⁾	269 777	14 203.5	30 490	2 410.4	263	122.5	300 530	16 736.4	43.4%
▪ Crédit-Logement guarantee	7 273	201.8	19 934	1 538.5			27 207	1 740.3	4.5%
▪ mortgage - commercial	10	0.5	144	20.4	8	3.6	162	24.5	0.1%
3. Seasoning									
▪ < 1 year	22 259	2 228.2	14 452	1 141.4			36 711	3 369.6	8.7%
▪ ≥ 1 and < 5 years	183 561	13 852.0	55 505	4 822.5	15	22.5	239 081	18 697.0	48.5%
▪ ≥ 5 years	289 045	13 626.2	53 490	2 128.6	1 286	761.4	343 821	16 516.2	42.8%
4. Residual maturities									
▪ < 1 year	27 576	129.7	1 403	22.0	163	8.2	29 142	159.9	0.4%
▪ ≥ 1 and < 5 years	79 290	1 088.1	5 865	101.8	474	110.9	85 629	1 300.8	3.4%
▪ ≥ 5 years	387 999	28 488.5	116 179	7 968.8	664	664.8	504 842	37 122.1	96.2%
	Rate		Rate CFF ⁽³⁾		Rate				
5. Early repayments									
▪ annual rate observed in 2014		8.4%		7.3%		0.3%			
(en M€)	Outstanding		Provisions ⁽⁴⁾		Outstanding	Provisions ⁽⁴⁾			
6. Doubtful loans									
▪ mortgage with public guarantee ⁽²⁾		484.0			74.6				
▪ other mortgages		517.8		44.2	7.5	1.4			

⁽¹⁾ mortgage notes issued by Crédit Foncier : outstanding pledged mortgage loans to individuals

⁽²⁾ mortgage loans with public agency guarantee : FGAS (France) , NHG (Netherlands) and French State (subsidised sector)

⁽³⁾ prepayment observed on CFF's loans that are eligible assets for Compagnie de Financement Foncier

⁽⁴⁾ impairment deducted from assets, excluding provisions recognised in liabilities

In accordance with the transitional arrangement decided February 9, 2012 by the Bank of France, the residential mortgages are eligible for refinancing with the European Central Bank. They amount to EUR 27 billion in nominal value.

III. Mortgage loans

a) Individuals

	Capital still owed (CSO)		Indexed LTV ranges										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
Outstanding	37 799.0	100.0%	4 055.9 (10.7%)	2 090.4 (5.5%)	2 683.7 (7.1%)	3 392.7 (9.0%)	12 383.6 (32.8%)	3 220.6 (8.5%)	2 658.7 (7.0%)	3 560.9 (9.4%)	2 684.7 (7.1%)	648.1 (1.7%)	419.6 (1.1%)
<i>of which:</i> 1. Guarantees													
▪ mortgage and subsidised sector ⁽¹⁾	113.7	0.3%	106.1	1.7	1.2	0.5	0.3	0.5	0.6	0.2	0.1	0.1	2.4
▪ mortgage with public guarantee ⁽²⁾	16 500.1	43.7%	1 474.3	802.7	1 014.0	1 346.0	2 114.6	1 392.4	1 759.0	3 145.1	2 518.3	590.1	343.6
▪ mortgage	19 444.8	51.4%	2 201.8	1 163.0	1 534.0	1 873.9	9 234.0	1 827.4	899.0	415.2	166.0	57.7	72.8
▪ Crédit-Logement guarantee	1 740.3	4.6%	273.7	123.1	134.6	172.3	1 034.7	0.2	0.2	0.4	0.2	0.1	0.8
2. Occupancy type													
▪ owner occupied	29 518.4	78.1%	3 459.8	1 617.9	2 039.6	2 560.5	7 263.4	2 793.6	2 548.1	3 525.6	2 669.0	641.2	399.6
▪ buy to let	8 280.5	21.9%	596.1	472.5	644.1	832.2	5 120.1	426.9	110.6	35.3	15.6	6.9	20.0
3. Interest rate type (before swap)													
▪ floating rate with reset ≤ 1 year	6 901.5	18.3%	787.6	488.6	682.1	900.4	3 042.8	420.4	228.0	140.4	109.3	44.2	57.6
▪ floating rate with reset > 1 and < 5 years	1 519.8	4.0%	329.1	273.2	235.7	154.1	261.4	71.9	53.3	41.4	49.8	26.4	23.6
▪ fixed or floating rate with reset ≥ 5 years	29 377.7	77.7%	2 939.2	1 328.6	1 765.9	2 338.2	9 079.4	2 728.3	2 377.5	3 379.2	2 525.6	577.5	338.4
4. Defaults													
▪ arrears > 3 months	267.5	0.7%	19.2	12.7	15.7	20.8	76.6	44.9	24.5	16.3	21.8	8.0	7.1
▪ overindebtedness ("Neiertz")	184.0	0.5%	22.0	8.8	12.3	18.5	38.8	20.4	17.4	12.3	10.9	9.7	12.9
▪ judicial recovery	506.5	1.3%	88.8	20.0	27.7	42.8	83.7	47.4	41.8	27.5	26.9	17.3	82.7

Average indexed Loan To Value:

on all the portfolio **71.3%** on loans with public agency guarantee (FGAS) **77.6%** on other loans **66.4%**

Average unindexed Loan To Value:

on all the portfolio **73.4%** on loans with public agency guarantee (FGAS) **77.1%** on other loans **70.5%**

⁽¹⁾ mortgage loans guaranteed by the French State: subsidised sector (run-off)

⁽²⁾ mortgage loans with public agency guarantee: FGAS (France) and NHG (Netherlands)

NOTA: the mortgage loans not guaranteed by FGAS are financed by covered bonds with a maximum of 80% of the pledge re-valued.

The mortgage loans guaranteed by FGAS are financed by covered bonds with a maximum of 100% of the pledge re-valued.

The total outstanding non financed by covered bonds amounts € 395 million at march 31, 2014.

III. Mortgage loans

a) Individuals (2)

	CSO		Indexed LTV ranges										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
5. Geographic location													
France	37 452.2	99.1%	3 994.4	2 054.7	2 636.3	3 348.7	12 275.8	3 218.3	2 656.7	3 557.5	2 681.8	645.3	382.9
▪ Alsace	486.2	1.3%	40.3	22.0	28.1	45.9	146.0	51.4	49.0	52.4	37.3	9.5	4.3
▪ Aquitaine	2 444.8	6.5%	245.1	134.0	193.3	220.7	921.7	195.9	122.6	191.5	186.9	27.0	6.1
▪ Auvergne	349.5	0.9%	36.5	15.9	25.6	27.2	94.4	22.5	24.6	29.7	41.4	17.1	14.7
▪ Basse-Normandie	610.8	1.6%	50.5	31.0	40.2	40.5	165.3	54.2	33.1	74.5	102.5	16.1	2.9
▪ Bourgogne	755.7	2.0%	64.3	33.9	45.3	57.5	185.7	87.5	64.0	84.4	92.6	33.9	6.7
▪ Bretagne	1 301.3	3.4%	136.3	65.7	88.3	111.0	394.5	129.0	81.6	125.1	136.4	29.7	3.9
▪ Centre	1 182.6	3.1%	92.7	50.8	57.4	61.9	293.1	164.4	92.0	125.8	157.1	61.5	25.9
▪ Champagne-Ardenne	485.0	1.3%	23.4	10.9	19.1	26.5	84.7	44.6	62.6	71.1	77.1	33.7	31.3
▪ Corse	83.2	0.2%	12.5	5.1	6.6	10.8	21.8	5.9	5.6	5.9	6.7	1.9	0.3
▪ Franche-Comté	445.0	1.2%	40.6	17.5	31.6	35.2	103.9	47.2	42.4	65.3	47.5	10.1	3.7
▪ Haute-Normandie	1 372.1	3.6%	130.5	77.1	95.9	103.5	322.7	158.8	113.5	177.8	165.3	23.0	4.0
▪ Ile-de-France	9 675.1	25.6%	1 205.5	641.2	773.4	1 057.5	3 497.7	755.6	610.5	814.5	265.3	23.0	31.1
▪ Languedoc-Roussillon	2 046.3	5.4%	221.3	120.6	157.1	197.6	707.7	168.7	134.8	201.7	116.5	14.2	5.8
▪ Limousin	261.2	0.7%	22.5	12.9	21.0	17.8	76.5	23.2	20.3	28.0	30.3	5.6	3.0
▪ Lorraine	909.9	2.4%	64.6	27.8	45.5	53.3	211.0	90.1	99.4	123.2	101.0	35.6	58.2
▪ Midi-Pyrénées	2 147.0	5.7%	213.5	125.9	140.9	206.2	949.9	146.6	115.2	141.1	93.5	9.5	4.8
▪ Nord-Pas-de-Calais	1 745.4	4.6%	139.8	72.2	98.8	128.7	501.0	154.1	167.0	284.7	154.7	31.8	12.6
▪ Outre mer	468.2	1.2%	25.4	10.1	21.2	42.3	344.8	18.4	0.5	1.8	0.5	0.2	3.0
▪ Pays de la Loire	1 805.0	4.8%	151.2	61.0	83.1	124.1	445.1	136.0	147.3	193.8	287.1	107.4	69.0
▪ Picardie	1 729.8	4.6%	92.1	51.0	74.0	92.1	412.0	241.8	198.0	269.1	203.4	68.4	27.9
▪ Poitou-Charentes	675.4	1.8%	64.0	31.3	50.0	54.5	169.1	45.2	52.2	51.0	86.6	37.1	34.3
▪ Provence-Alpes-Côte d'Azur	3 434.4	9.1%	550.5	250.9	288.1	352.2	1 227.8	259.6	200.3	219.2	70.9	7.6	7.2
▪ Rhône-Alpes	3 038.3	8.0%	371.1	185.9	251.7	281.9	999.1	217.6	220.1	225.8	221.4	41.4	22.4
Netherlands	70.3	0.2%	3.0	3.6	5.3	3.5	4.7	2.3	2.1	3.5	2.8	2.8	36.7
Belgium	276.5	0.7%	58.6	32.1	42.2	40.5	103.1						

III. Mortgage loans

b) Corporates

	CSO		Indexed LTV ranges										
	(€ million)	%	≤ 40%	>40% ≤50%	>50% ≤60%	>60% ≤70%	>70% ≤80%	>80% ≤85%	>85% ≤90%	>90% ≤95%	>95% ≤100%	>100% ≤105%	>105%
Outstanding	783.9	100.0%	570.0	114.3	11.7	3.0	0.6	5.6	0.0	1.2	0.0	4.4	73.2 ⁽¹⁾
			(72.7%)	(14.6%)	(1.5%)	(0.4%)	(0.1%)	(0.7%)	(0.0%)	(0.2%)	(0.0%)	(0.6%)	(9.3%)
of which:													
1. Breakdown of corporate													
▪ social housing	690.5	88.1%	554.7	113.2	11.6	1.9	0.1	5.1		0.0		4.0	
▪ other	93.4	11.9%	15.3	1.1	0.1	1.1	0.5	0.5		1.2		0.4	73.2
2. Interest rate type (before swap)													
▪ adjustable-rate with reset ≤ 1 year	367.0	46.8%	286.2	75.0	1.7	0.1	0.0	0.0		0.0		4.0	
▪ adjustable-rate with reset > 1 and < 5 years	0.0	0.0%											
▪ fixed or adjustable-rate with reset ≥ 5 years	416.9	53.2%	283.7	39.3	10.0	2.9	0.6	5.6		1.2		0.4	73.2

Average indexed Loan To Value:

38.9%

⁽¹⁾ Outstanding state subsidised loans in litigation

NOTA : Loans to corporates are financed by covered bonds with a maximum of 60% of the value of the pledge re-valued.

IV. Exposures on public entities

a) Breakdown by country and type of public entity (before currency swap)

(€ million)	Countries	Sovereign	State guarantee	Local authority	Guaranteed by local authority	Public agency	Total	%
	<ul style="list-style-type: none"> ▪ France ▪ Germany ▪ Austria ▪ Belgium ▪ Canada ▪ Cyprus ▪ Spain ▪ United States of A. ▪ Hungary ▪ Ireland ▪ Iceland ▪ Italy ▪ Japan ▪ Netherlands ▪ Poland ▪ Portugal ▪ Slovakia ▪ Slovenia ▪ Switzerland ▪ Czech Republic 	5 629.3 ⁽¹⁾ 50.0 35.0 135.0 1 623.0 323.7 109.8 198.6 13.1	8.8 675.1 66.2 39.2 15.0 11.1 65.0 29.0 344.4	9 413.9 100.0 183.1 691.0 1 643.3 484.6 344.4	2 417.8 402.6 372.6 125.0 697.1	5 037.8 964.8 38.0 164.3	22 507.6 ⁽²⁾ 675.1 402.6 100.0 555.7 50.0 882.2 1 682.5 35.0 135.0 15.0 3 020.9 1 449.4 0.0 323.7 132.0 109.8 198.6 1 205.8 13.1	67.2% 2.0% 1.2% 0.3% 1.7% 0.1% 2.6% 5.0% 0.1% 0.4% 0.0% 9.0% 4.3% 0.0% 1.0% 0.4% 0.3% 0.6% 3.6% 0.0%
	Total	8 117.5	880.4	14 276.1	4 015.1	6 204.9	33 494.0	100%

⁽¹⁾ of which short term deposits to Banque de France : EUR 5 004.7 million

⁽²⁾ of which € 16 million of doubtful debts with a provision of 0.2 million

Eligible assets to the European Central Bank, in nominal value, amount to:

€ 11.9 bn

IV. Exposures on public entities

b) French public sector: breakdown by region

Regions	Outstanding balance (€ Million)	%
▪ Alsace	320.9	1.4%
▪ Aquitaine	589.9	2.6%
▪ Auvergne	232.4	1.0%
▪ Basse-Normandie	272.9	1.2%
▪ Bourgogne	342.7	1.5%
▪ Bretagne	350.3	1.6%
▪ Centre	951.4	4.2%
▪ Champagne-Ardenne	465.4	2.1%
▪ Corse	31.9	0.1%
▪ Franche-Comté	481.8	2.1%
▪ Haute-Normandie	629.8	2.8%
▪ Ile-de-France	3 796.2	16.9%
▪ Languedoc-Roussillon	995.9	4.4%
▪ Limousin	89.1	0.4%
▪ Lorraine	784.7	3.5%
▪ Midi-Pyrénées	553.6	2.5%
▪ Nord-Pas-de-Calais	1 621.4	7.2%
▪ Pays de la Loire	839.8	3.7%
▪ Picardie	329.5	1.5%
▪ Poitou-Charentes	340.0	1.5%
▪ Provence-Alpes-Côte d'Azur	1 783.7	7.9%
▪ Rhône-Alpes	1 667.5	7.4%
▪ Dom-Tom	32.3	0.1%
▪ Deposits to Banque de France	5 004.7	22.2%
Total	22 507.6	100.0%

V. Assets backed securities

Not applicable, Compagnie de Financement Foncier has no assets backed securities at march 31, 2014.

VI. Replacement securities

	Net amount (€ Million)
▪ Loans to BPCE of less than 2 months of which fully guaranteed by a portfolio of loans	6 600.0
▪ Others Securities and Claims of less than 100 days issued by credit institutions benefiting from 1st short-term credit quality step	2 092.0
TOTAL REPLACEMENT SECURITIES	8 692.0

Total of Securities, amounts and values received as collateral of hedging transactions:

€ 3.0 bn

VII. Privileged liabilities

a) Breakdown of covered bonds ("Obligations Foncières") by currency and maturity before currency swap

(€ Million)	EURO	US Dollar	Swiss Franc	GB Pound	Japan Yen	Australian Dollar	Canadian Dollar	Norwegian Crown	TOTAL
Maturities	EUR	USD	CHF	GBP	JPY	AUD	CAD	NOK	
▪ ≤ 1 year	4 709.0	362.6	1 291.6	30.2	94.1		19.7		6 507.2
▪ > 1 and ≤ 5 years	22 974.5	1 288.7	1 935.4		245.8	669.3	328.4		27 442.0
▪ > 5 and ≤ 10 years	16 725.4		1 012.8		7.0			308.9	18 054.1
▪ > 10 years	15 282.3	368.2	389.5	664.1				193.8	16 898.0
TOTAL	59 691.1	2 019.6	4 629.3	694.3	346.9	669.3	348.1	502.7	68 901.3

Currency parity vs 1 € at the closing date	1.3788	1.2194	0.8282	142.4200	1.4941	1.5225	8.2550
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Weighted average maturity:

7,2 years

VII. Privileged liabilities

b) List of main issues (outstanding ≥ 1 billion euro or US dollar)

Bonds	ISIN Code	Maturity date	Outstanding in origin currency (Million)
Bonds in euros			38 403
▪ CFF 4.375% Nov. 2014	FR0010541946	19/11/2014	1 100
▪ CFF 6.125% février 2015	FR0000499113	23/02/2015	1 500
▪ CFF 2.625% avril 2015	FR0010885871	16/04/2015	1 600
▪ CFF 4.75% juin 2015	FR0010489831	25/06/2015	1 325
▪ CFF 2.25% août 2015	FR0011201995	21/08/2015	2 250
▪ CFF 2,875% janvier 2016	FR0010989152	14/01/2016	1 550
▪ CFF 3.375% janvier 2016	FR0010271148	18/01/2016	2 724
▪ CFF 3.75% janvier 2017	FR0010157297	24/01/2017	2 593
▪ CFF 4.625% sept. 2017	FR0010532762	23/09/2017	2 148
▪ CFF 4.125% octobre 2017	FR0010422618	25/10/2017	1 987
▪ CFF 4.50% mai 2018	FR0000474652	16/05/2018	2 945
§ CFF 1,125% mars 2019	FR0011780832	11/03/2019	1 000
▪ CFF 4.375% avril 2019	FR0010464321	25/04/2019	2 607
▪ CFF 3.50% novembre 2020	FR0010960070	05/11/2020	1 400
▪ CFF 4.375% avril 2021	FR0011035575	15/04/2021	1 000
▪ CFF 4.875% mai 2021	FR0010758599	25/05/2021	3 065
▪ CFF 5.75% octobre 2021	FR0000487225	04/10/2021	1 151
▪ CFF 4.25% janvier 2022	FR0011181171	19/01/2022	1 000
▪ CFF2.375% novembre 2022	FR0011356997	21/11/2022	1 750
▪ CFF 4% octobre 2025	FR0010913749	24/10/2025	2 630
▪ CFF 3.875% avril 2055	FR0010292169	25/04/2055	1 079
Bonds in US dollars			1 747
▪ CFF 2.5% septembre 2015	XS0542722862 / US20428AAC36	16/09/2015	1 000
▪ CFF 5,625% juin 2017	FR0010485185	19/06/2017	747

VIII. Non-privileged liabilities

a) *main long term debts on march,31 2014*

	Maturity date	Repayment type	Outstanding balance (€ million)
Unsecured debt (total outstanding € 9.34 billion)			
▪ of which borrowings	10/30/2057	Amortising	1 444
Subordinated debt (total outstanding € 3.73 billion)			
▪ of which redeemable subordinated notes	12/30/2043	Bullet	2 100
▪ of which perpetual super-subordinated notes	no final redemption	Bullet	1 350

b) *Reminder, capital and capital adequacy ratio on December,31 2013*

	Outstanding balance (€ million)
Tiers-1 capital	2 679
▪ of which perpetual super-subordinated notes	938
Tiers-2 capital	1 752
▪ of which perpetual super-subordinated notes	412
▪ of which redeemable subordinated notes	1 339
Total Capital	4 430
Tier-1 ratio	18.3%
Capital adequacy ratio	30.3%

IX. Duration

a) Assets

	Mortgage loans	Exposures on Public entities	Replacement securities	Total of assets (*)
Outstanding amount (€ million)	38 582.9	33 494.0	8 692.0	80 768.9
Weighted average maturity (in years)	8.3	8.9	0.1	7.7
Duration (in years)	6.7	7.6	0.1	6.3

b) Liabilities

	Privileged liabilities	Total of liabilities (*)
Outstanding amount (€ million)	68 901.3	80 368.0
Weighted average maturity (in years)	7.2	8.9
Duration (in years)	6.7	7.6

(*) Excepted accrual interests, currency translation and adjustment accounts

X. Liquidity at 180 days in extinctive situation



Eligible assets to the European Central Bank, in nominal value, amount to:

€ 38.9 bn

(an additional amount of almost 20 billion € of liquidity is immediately available at the ECB whilst still respecting the minimum regulatory overcollateralisation ratio of 102%)

XI. Rate position: rate gap in % of rolling balance sheet

Rate gap observation period	Internal limit of Compagnie de Financement Foncier	Rate gap observed at closing date		
		Average in absolute value	Maximal	Minimal
▪ ≤ 2 years	2%	0.4%	1.2%	0.0%
▪ >2 and ≤ 5 years	3%	0.6%	1.2%	0.1%
▪ > 5 and ≤ 10 years	5%	1.0%	3.0%	0.1%